

**STIC Database Tracking Number: 250044**

**To: Mr. Jason Borlinghaus**  
**Location: KNX 04 A79**  
**Art Unit: 3693**  
**Date: 07/30/2009**  
**Case Serial Number: 10/037827**

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## **Search Notes**

Dear Examiner Borlinghaus:

Please find attached the results of your search for the above-referenced case. The search was conducted in Dialog and EbscoHost.

References of interest are listed in the first part of the search results. Please scan through the remaining results for other possible references of interest.

If you have any questions about the search, or need a refocus, please do not hesitate to contact me.

Thank you for using the EIC, and we look forward to your next search!

Aaron Gitzen

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## I. References of Interest

### A. Dialog

**Dialog eLink:** Order File History

19/3,K/4 (Item 4 from file: 350)

DIALOG(R)File 350: Derwent WPIX

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0014210959 *Drawing available*

WPI Acc no: 2004-396675/200437

XRPX Acc No: N2004-316158

**Automatic teller machine used in ATM centralized monitoring system, transmits money payment requirement message to host computer based on stored money payment transaction information, to update database of computer**

Patent Assignee: HITACHI LTD (HITA)

Inventor: TAKADATE K

Priority Applications (no., kind, date): JP 2002319628 A 20021101

**Automatic teller machine used in ATM centralized monitoring system, transmits money payment requirement message to host computer based on stored money payment transaction information, to update database of computer** Alerting Abstract ...NOVELTY - A CPU stores date, account number, **personal identification number (PIN) code**, **transferred money amount**, and **transfer-recipient account number** related to **money payment** transaction. When a connection with a host computer is restored, the CPU transmits the payment... ...ADVANTAGE - Even if the circuit between the host **computer** and **ATM** is disconnected in spite of the failure of the server, performs **money payment** and **transfer** of **ATM**. Thereby, the operation rate of **ATM** is improved... ...DESCRIPTION OF DRAWINGS - The figure shows the flowchart explaining the **money payment** processing in the automatic teller machine. (Drawing includes non-English language text).

**Dialog eLink:** Order File History

26/3K/3 (Item 3 from file: 348)

DIALOG(R)File 348: EUROPEAN PATENTS

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00984516

**SYSTEM FOR TRANSFERRING FUNDS**  
**VORRICHTUNG ZUR GELDUBERWEISUNG**  
**DISPOSITIF DE TRANSFERT DE FONDS**

**Patent Assignee:**

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(Proprietor designated states: all)

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**Legal Representative:**

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	Country	Number	Kind	Date	
Patent	EP	960499	A1	19991201	(Basic)
	EP	960499	B1	20051102	
	WO	1998036521		19980820	
Application	EP	98904857		19980212	
	WO	98US2014		19980212	
Priorities	US	40298	P	19970214	
	US	877203		19970617	

**Designated States:**

AT; BE; CH; DE; DK; ES; FI; FR; GB; GR;  
IE; IT; LI; LU; MC; NL; PT; SE;

**Extended Designated States:**

AL; LT; LV; MK; RO; SI;

**International Patent Class (V7):** H04L-009/00; G07F-007/10; G07F-019/00

**NOTE:** No A-document published by EPO

**Specification:** ...a recipient to locate an office which is open and which is capable of receiving **transfers**, or, alternatively, have a card or equivalent means which permits the recipient to access an ATM or equivalent **terminal**.

It is known that EDS has advertised a **funds transfer** service referred to as "Z Cash." According to EDS, this service is available through **ATM** networks which support the service. A **sender** must first locate an **ATM** which supports the service and access the service, typically by inserting an ATM card or other card which initiates the **ATM's** services. The **sender** is prompted to input the amount to be **sent** and a numerical code. **Funds** are immediately debited from the **senders** account or from a credit card account. Once the request is made, a receipt is... ..code randomly generated by the system. Once the sender provides the codeword and the transaction **code** to the recipient, the recipient can receive **transferred cash** through an **ATM**, even without using a card to access the system. With the invention, **cash** may be **transferred** across international borders and **dispensed** in a **currency** different than that of the **sender's** source account. Although **cash** is made available to a recipient virtually as soon as the requested transfer is approved...

**Dialog eLink:** [Order File History](#)

26/3K/19 (Item 12 from file: 349)

DIALOG(R)File 349: PCT FULLTEXT

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00343996

**SYSTEM AND METHOD FOR ELECTRONIC TRANSFER OF FUNDS USING AN  
AUTOMATED TELLER MACHINE TO DISPENSE THE TRANSFERRED FUNDS  
SYSTEME ET PROCEDE DE TRANSFERT ELECTRONIQUE DE FONDS A L'AIDE D'UN  
GUICHET AUTOMATIQUE BANCAIRE POUR DISTRIBUER LES FONDS TRANSFERES**

**Patent Applicant/Patent Assignee:**

- **ELECTRONIC DATA SYSTEMS CORPORATION;**  
;;

	Country	Number	Kind	Date
Patent	WO	9626508	A1	19960829
Application	WO	96US1979		19960212
Priorities	US	95392423		19950222

**Designated States:** (All protection types applied unless otherwise stated - for applications 2004+)

**Language** Publication Language: English

Filing Language:

Fulltext word count: 7731

### **Detailed Description:**

...the recipient as part of  
the security information the recipient will need to obtain the  
**transferred** funds.

The recipient, after obtaining from the **sender** the appropriate security information, preferably: 1) the **sender's** phone number, 2) the amount of money **transferred** and, 3) the system-generated PIN issued to the **sender** by the initiating **terminal**, then goes to an **ATM** which has electronic funds **transfer** capability as described herein, According to the preferred embodiment of the present invention, and further discussed below, such **ATM** has been programmed to accept input from a user without the user needing to... charge.

The initiating transaction may also be logically considered in three parts: the request for **transfer**., the request for authorization, and the approval. consider FIGa 1, which is a schematic diagram... ..illustrating an embodiment of the present invention. The initiating transaction begins with the request for **transfer** of funds from an initiating **terminal**. This "**terminal**" is the medium the **sender** uses to create the request to electronically **transfer** money, e.g., **ATM** 110, personal **computer** with Graphical User Interface (GUI) 115, telephone-accessed Voice Response Unit (VRU) 120 or screen...

20/3,K/26 (Item 2 from file: 23)

DIALOG(R)File 23: CSA Technology Research Database

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0010033034 IP Accession No: 200808-71-0980750; 200808-61-1081905; 20080942828; A08-99-1046162

**System and method for electronic transfer of funds using an automated teller machine to dispense the transferred funds**

Marcous, Neil P; Brant, Michael J; Rosenzweig, Michael J  
, USA

**Publisher Url:** <http://patft.uspto.gov/netacgi/nph-Parser?Sect1=PTO2&Sect2=HITOFF&u=/netahtml/PTO/search-adv.htm&r=1&p=1&f=G&l=50&d=PTXT&S1=5650604.PN.&OS=pn/5650604&RS=PN/5650604>

**Document Type:** Patent

**Record Type:** Abstract

**Language:** English

**File Segment:** Metadex; Mechanical & Transportation Engineering Abstracts; ANTE: Abstracts in New Technologies and Engineering; Aerospace & High Technology

**System and method for electronic transfer of funds using an automated teller machine to dispense the transferred funds**

**Abstract:**

A system and method for fully automated electronic **transfer** of **cash** or **cash** equivalent between a **sender** and a recipient is shown, including an initiating terminal for receiving a designation of an amount of **money** to be electronically **transferred**, an account from which it is to be transferred, and a security code from the... ..dispensing terminal for receiving from the recipient an entry corresponding to the designated amount of **money** to be **transferred** and the **security code**, for providing the entered amount of money and security code to the central terminal for comparison with the information stored in the central terminal's file, and for **dispensing** to the recipient **funds** equivalent to the designated amount of money without requiring the recipient to have a card ...

20/3,K/46 (Item 13 from file: 485)

DIALOG(R)File 485: Accounting & Tax DB

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**\*\* FULL-TEXT AVAILABLE IN FORMATS 7 AND 9 \*\***

00453859

**The drive to turn ATMs into macro message machines**

Anonymous

Bank Network News v12 n20 pp: 7-8 Mar 11, 1994

**Journal Code:** ABNN

**Word Count:** 685 **Line Count:** 62 Accounting & Tax DB\_1971-2009/Jul W3

**Supplier Number: Text:**

...calls for participating banks to connect to E-mail providers. When customers initiate transactions at **ATMs**, data is **sent** through network switches to the card issuer's **computer**, similar to the procedure followed for **cash** withdrawals. But instead of the **issuer** authorizing a **cash** transaction, it retrieves the cardholder's E-mail message and **sends** it back to the **ATM**

screen. The system also allows for bill payment services in which vendors can leave payment...

20/3,K/45 (Item 12 from file: 485)  
DIALOG(R)File 485: Accounting & Tax DB  
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**\*\* FULL-TEXT AVAILABLE IN FORMATS 7 AND 9 \*\***

00532040

**Giving ATMs a new cash transfer spin**

Anonymous

Bank Network News v14 n5 pp: 4, 8 Jul 26, 1995

**Journal Code:** ABNN

**Word Count:** 717 **Line Count:** 65 Accounting & Tax DB\_1971-2009/Jul W3

**Supplier Number:**

**Giving ATMs a new cash transfer spin**

**Abstract:**

**Electronic Payment Services is developing a wire transfer service that lets consumers transfer cash through ATMs . Tentatively called Z-Cash, the service uses downloaded software to let consumers select transaction options without a card.**

**Text:**

**...is expanding. Texas-based Electronic Payment Services, a major third-party processor, is developing a wire transfer service that lets consumers transfer cash through ATMs.**

**While money transfer services are nothing new--Wells Fargo Bank offers a remittance service where consumers can send cash to the Philippines through international ATM networks--EDS has put a new spin on the...**

**...the service uses downloaded software to let consumers select transaction options without a card.**

**To send cash, consumers select the Z-Cash option on an ATM and enter the amount of cash they wish to send. The consumer is asked to enter a 10-digit code--often the phone number of...**

**...logged on file. The consumer then receives a Z-Cash receipt with a four-digit personal identification number and the dollar amount of the transfer. A separate receipt is given to**



meet Reg E requirements.

After the transaction is completed...

...ATM will then ask them to enter their 10-digit code and four-digit PIN. Cash is dispensed after the transaction is verified against EDS' files.

While Z-Cash is still in the...

...he says.

Pricing will be determined by participating financial institutions and will be competitive with money-transfer services like Western Union, he says "Until we figure out what business relationships are tied...

...In addition to financial institutions, EDS also may offer the service in concert with other wire service programs, he says. The program may eventually be offered through personal computers or telephones, he adds.

EDS is still working on how much money can be sent through Z-Cash, although Marcous doesn't think it will be a problem. "The average transfer (with wire transfer services) is around \$300, so most ATMs can handle that request," he says. The service will be marketed to students, military personal...

...participants, however, believe Z-Cash holds promise. "EDS is going after a niche with its money transfer service, and it provides revenue opportunities for all parties involved," says Curtis Fish, senior vice...

...majority of its 5,000 ATMs in convenience stores, a place where many consumers buy money orders or do wire transfers.

"I think the C-store store environment where EDS has placed a lot of machines...

## B. Additional Resources Searched

## II. Inventor Search Results from Dialog

File 20:Dialog Global Reporter 1997-2009/Jul 30  
(c) 2009 Dialog  
File 15:ABI/Inform(R) 1971-2009/Jul 29  
(c) 2009 ProQuest Info&Learning  
File 610:Business Wire 1999-2009/Jul 30  
(c) 2009 Business Wire.  
File 810:Business Wire 1986-1999/Feb 28  
(c) 1999 Business Wire  
File 613:PR Newswire 1999-2009/Jul 30  
(c) 2009 PR Newswire Association Inc  
File 813:PR Newswire 1987-1999/Apr 30  
(c) 1999 PR Newswire Association Inc  
File 634:San Jose Mercury Jun 1985-2009/Jul 27  
(c) 2009 San Jose Mercury News  
File 624:McGraw-Hill Publications 1985-2009/Jul 30  
(c) 2009 McGraw-Hill Co. Inc  
File 9:Business & Industry(R) Jul/1994-2009/Jul 29  
(c) 2009 Gale/Cengage  
File 275:Gale Group Computer DB(TM) 1983-2009/Jul 01  
(c) 2009 Gale/Cengage  
File 621:Gale Group New Prod.Annou.(R) 1985-2009/Jun 23  
(c) 2009 Gale/Cengage  
File 636:Gale Group Newsletter DB(TM) 1987-2009/Jul 07  
(c) 2009 Gale/Cengage  
File 16:Gale Group PROMT(R) 1990-2009/Jul 07  
(c) 2009 Gale/Cengage  
File 160:Gale Group PROMT(R) 1972-1989  
(c) 1999 The Gale Group  
File 148:Gale Group Trade & Industry DB 1976-2009/Jul 14  
(c) 2009 Gale/Cengage  
File 471:New York Times Fulltext 1980-2009/Jul 30  
(c) 2009 The New York Times  
File 625:American Banker Publications 1981-2008/Jun 26  
(c) 2008 American Banker  
File 268:Banking Info Source 1981-2009/Jul W3  
(c) 2009 ProQuest Info&Learning  
File 626:Bond Buyer Full Text 1981-2008/Jul 07  
(c) 2008 Bond Buyer  
File 267:Finance & Banking Newsletters 2008/Sep 29  
(c) 2008 Dialog  
File 608:MCT Information Svc. 1992-2009/Jul 30  
(c) 2009 MCT Information Svc.

Set	Items	Description
S1	20	AU=(SEIFERT, D? OR SEIFERT D? OR SEIFERT(2N)D?)
S2	0	AU=(STOUTENBURG, E? OR STOUTENBURG E? OR STOUTENBURG(2N)E?)
S3	0	S1 AND S2

File 2:INSPEC 1898-2009/Jul W3  
(c) 2009 The IET  
File 35:Dissertation Abs Online 1861-2009/Jun  
(c) 2009 ProQuest Info&Learning  
File 65:Inside Conferences 1993-2009/Jul 30  
(c) 2009 BLDSC all rts. reserv.  
File 99:Wilson Appl. Sci & Tech Abs 1983-2009/Jun  
(c) 2009 The HW Wilson Co.

File 474:New York Times Abs 1969-2009/Jul 30  
(c) 2009 The New York Times  
File 475:Wall Street Journal Abs 1973-2009/Jul 30  
(c) 2009 The New York Times  
File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13  
(c) 2002 Gale/Cengage  
File 256:TecTrends 1982-2009/Jul W4  
(c) 2009 Info.Sources Inc. All rights res.  
File 23:CSA Technology Research Database 1963-2009/Jul  
(c) 2009 CSA.  
File 7:Social SciSearch(R) 1972-2009/Jul W4  
(c) 2009 The Thomson Corp  
File 34:SciSearch(R) Cited Ref Sci 1990-2009/Jul W3  
(c) 2009 The Thomson Corp  
File 434:SciSearch(R) Cited Ref Sci 1974-1989/Dec  
(c) 2006 The Thomson Corp  
File 139:EconLit 1969-2009/Jul  
(c) 2009 American Economic Association  
File 485:Accounting & Tax DB 1971-2009/Jul W3  
(c) 2009 ProQuest Info&Learning

Set	Items	Description
S1	254	AU=(SEIFERT, D? OR SEIFERT D? OR SEIFERT(2N)D?)
S2	4	AU=(STOUTENBURG, E? OR STOUTENBURG E? OR STOUTENBURG(2N)E?)
S3	2	S1 AND S2

File 348:EUROPEAN PATENTS 1978-200930  
(c) 2009 European Patent Office  
File 349:PCT FULLTEXT 1979-2009/UB=20090716|UT=20090709  
(c) 2009 WIPO/Thomson  
File 324:GERMAN PATENTS FULLTEXT 1967-200930  
(c) 2009 UNIVENTIO/THOMSON

Set	Items	Description
S1	178	AU=(SEIFERT, D? OR SEIFERT D? OR SEIFERT(2N)D?)
S2	30	AU=(STOUTENBURG, E? OR STOUTENBURG E? OR STOUTENBURG(2N)E?)
S3	23	S1 AND S2
S4	3	S3 AND (ATM OR ATMS OR (CASH OR BANK? ?) (MACHINE? ? OR TERMINAL? ? OR DISPENSER? ?) (5N) (WIRE? ? OR WIRING? ? OR ISSUE? ? OR TRANSFER???? OR RELAY??? OR SEND??? OR SENT? ? OR TRANSMISSION? ?)

File 350:Derwent WPIX 1963-2009/UD=200947  
(c) 2009 Thomson Reuters  
File 347:JAPIO Dec 1976-2009/Mar(Updated 090708)  
(c) 2009 JPO & JAPIO  
File 344:Chinese Patents Abs Jan 1985-2006/Jan  
(c) 2006 European Patent Office

Set	Items	Description
S1	180	AU=(SEIFERT, D? OR SEIFERT D? OR SEIFERT(2N)D?)
S2	26	AU=(STOUTENBURG, E? OR STOUTENBURG E? OR STOUTENBURG(2N)E?)
S3	18	S1 AND S2

S4                    2     S3 AND (ATM OR ATMS OR (CASH OR BANK? ?) () (MACHINE? ? OR TERMINAL? ? OR  
DISPENSER? ?)) (5N) (WIRE? ? OR WIRING? ? OR ISSUE? ? OR TRANSFER???? OR RELAY??? OR  
SEND??? OR SENT? ? OR TRANSMISSION? ?)

### III. Text Search Results from Dialog

#### A. Patent Files, Abstract

File 350:Derwent WPIX 1963-2009/UD=200947  
(c) 2009 Thomson Reuters  
File 347:JAPIO Dec 1976-2009/Mar(Updated 090708)  
(c) 2009 JPO & JAPIO  
File 344:Chinese Patents Abs Jan 1985-2006/Jan  
(c) 2006 European Patent Office

Set	Items	Description
S1	12454	(ATM OR ATMS OR (CASH OR BANK? ?) () (MACHINE? ? OR TERMINAL? ? OR DISPENSER? ?) OR (AUTOMATED? ? OR AUTOMATIC? ? OR ELECTRONIC? ?) () (TELLER? ? OR TRANSACTION? ? OR SERVICE? ? OR BANK? ?)) (5N) (WIRE? ? OR WIRING? ? OR ISSUE? ? OR ISSUING? ? OR FORWARD??? OR ROUTE? ? OR ROUTING OR TRANSFER???? OR RELAY??? OR SEND??? OR SENT? ? OR TRANSMISSION? ? OR DISPATCH???)
S2	19840	(CASH? ? OR MONEY? ? OR MONIES OR DOLLAR? ? OR CURENC??? OR FUND? ? OR SUM OR SUMS) (7N) (WIRE? ? OR WIRING? ? OR ISSU??? OR GRAM? ? OR FORWARD??? OR ROUT??? OR TRANSFER???? OR RELAY??? OR SEND??? OR SENT? ? OR TRANSMISSION? ? OR TRANSMIT???? OR DISPATCH???)
S3	790	(S1 OR S2) (7N) (CODE? ? OR PIN OR PINS OR PERSONAL() IDENTIFICATION() NUMBER? ? OR (CONFIRMATION? ? OR SECUR??? OR PASS?? OR AUTHENTICATION? ? OR PROX???) () (CODE? ? OR CODING OR NUMBER???)
S4	1521	S1 (8N) (COMPUTER? ? OR CPU? ? OR CENTRAL() PROCESSING() UNIT? ? OR DESKTOP? ? OR LAPTOP? ? OR LAP() TOP? ? OR WORKSTATION? ? OR PC OR PCS OR NOTEPAD? ? OR PROCESS?R? ? OR TERMINAL? ?)
S5	66159	(NEW OR ANOTHER? ? OR SECONDA???? OR SECOND? ? OR SUBSEQUENT?? OR ALTERNATE? ? OR 2ND? ?) (3N) (CODE? ? OR PIN? ? OR PINS OR PERSONAL() IDENTIFICATION() NUMBER? ? OR (CONFIRMATION? ? OR SECURE? ? OR SECURITY OR PASS?? OR AUTHENTICATION? ? OR PROXY) () (CODE? ? OR NUMBER???)
S6	24280	(DISPENS??? OR DISBURS? OR PAY? ? OR PAID? ? OR PAYMENT? ? OR DISTRIBUT???? OR TENDER??? OR CONVEY??? OR DISPERS??? OR ISSU??? OR SUPPLY???) (7N) (CASH? ? OR MONEY? ? OR MONIES OR DOLLAR? ? OR CURENC??? OR FUND? ? OR SUM OR SUMS)
S7	2405	(ATM OR ATMS OR (CASH? ? OR BANK? ?) () (MACHINE? ? OR TERMINAL? ? OR DISPENSER? ?) OR (AUTOMATED? ? OR AUTOMATIC? ? OR ELECTRONIC? ?) () (TELLER? ? OR BANK? ?)) (20N) (WIRE? ? OR WIRING? ? OR ROUTING? ? OR TRANSFER???? OR SEND??? OR TRANSMISSION? ? OR DISPATCH???) (20N) (COMPUTER? ? OR DESKTOP? ? OR LAPTOP? ? OR LAP() TOP? ? OR WORKSTATION? ? OR PC OR PCS OR TERMINAL? ?)
S8	691	S1 AND S2
S9	49	S8 AND S3
S10	9	S9 AND S4
S11	13	S8 AND S5
S12	361	S8 AND S6
S13	28	S12 AND S3
S14	135	S8 AND S7
S15	9	S14 AND S3
S16	42	S10 OR S11 OR S13 OR S15
S17	25	S16 NOT AY>2002
S18	25	IDPAT (sorted in duplicate/non-duplicate order)
S19	25	IDPAT (primary/non-duplicate records only)

**Dialog eLink:** Order File History  
19/3,K/1 (Item 1 from file: 350)  
DIALOG(R)File 350: Derwent WPIX  
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0018104109 *Drawing available*  
WPI Acc no: 2008-K24436/200861  
Related WPI Acc No: 2008-J82317  
XRPX Acc No: N2008-745229

**Cash money transfer sending method, involves physically retrieving cash by recipient using personal identification number along with recipient-card at remotely located automated terminal**  
Patent Assignee: INTEGRATED TECHNOLOGIES INC (INTE-N)  
Inventor: BATTAGLINI M D; BATTAGLINI S D; STARKEY G

Priority Applications (no., kind, date): US 2000235782 P 20000926; US 2001965510 A 20010926; US 200127035 A 20011227

**Cash money transfer sending method, involves physically retrieving cash by recipient using personal identification number along with recipient-card at remotely located automated terminal**  
**Original Titles:** Integrated technology money transfer system **Alerting Abstract** ...NOVELTY - The method involves **transferring cash** from accessible **funds** of a **sender** (1010) to a recipient-card (1020) e.g. credit card, by the **sender**, and providing a remotely located automated **terminal**, where the **terminal** is selected from one of an existing **automated teller machine (ATM)** (1200) and an existing point of sale (POS) **terminal**. The recipient-card is physically presented by a recipient (1230) to the remotely located automated **terminal**, and the cash is physically retrieved by the recipient using a personal identification number along... **USE** - Method for **sending cash money transfers** at anytime from a **sender** to a remotely located recipient... **ADVANTAGE** - The method enables to **send cash money transfers** between the **sender** and the remotely located recipient without a pre-established relationship, such as an account link ... **DESCRIPTION OF DRAWINGS** - The drawing shows a schematic overview of the method for **sending cash money transfers** at anytime from a **sender** to a remotely located recipient... Original Publication Data by Authority Argentina **Publication No. Original Abstracts:** Money transfer system authorizing an escrow agent **computer** electronically by touch-tone telephone, **computer** modem, P.O.S.(point of sale) **terminal**, live operators, to **send cash transfers** from a **sender's** account such as their credit, debit, bank, or **ATM** card, or a bank account, to a recipient who accesses the money at any remote **ATM** type location or P.O.S.(point of sale) **terminal** by using cards such as a specialized magnetic cards, credit cards, debit cards, and **automated teller machine(ATM)** card, at anytime and anywhere. **Senders** can authorize the **transfer** by touch-tone and PIN(personal identification number) secure codes. The system can operate without... **Claims:** We claim:  
1. A method for **sending cash money transfers** at anytime from anyone to a remotely located party, comprising the steps of: providing a **sender** with available **funds**, the available **funds** being selected from one of: a credit card of the sender and a debit card... **sender** and the recipient are different from one another; communicating an unplanned request for cash **funds** from the remotely located recipient to the **sender**; providing a toll free telephone number to a remotely located IVR(interactive voice response) computer... **Card** having a magnetic stripe, wherein the Cash Card is solely used for paying out **cash transfers**; providing the recipient with the **Cash** Card and a PIN number solely for paying out **cash**

**transfers**; authorizing a **transfer** of **cash** to the recipient-card by the **sender** entering responses to automated prompts from the remotely located IVR system, solely through the connection medium; **transferring** the **cash** from accessible **funds** of the **sender** to the recipient-card by the **sender** solely using the connection medium and the IVR system; providing a remotely located automated **terminal**, the **terminal** being selected from one of an existing **ATM**(**automatic teller machine**) and an existing **POS**(**point of sale terminal**); physically presenting the recipient-card by the recipient to the remotely located automated **terminal**; and physically retrieving the cash by the recipient using the PIN number along with the... .. stripe at the remotely located automated terminal; and repeating the above steps between the different **senders** and different recipients causing simultaneous **cash money transfers** from the different **senders** and the different recipients.

Dialog eLink: Order File History

19/3,K/9 (Item 9 from file: 350)

DIALOG(R)File 350: Derwent WPIX

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0012754571

WPI Acc no: 2002-607755/200265

XRPX Acc No: N2002-481316

**Electronic funds transfer method through Internet-based automated teller machine, involves distributing funds to recipient, when unique personal ID number and security code provided by recipient are authenticated**

Patent Assignee: FIRST DATA CORP (FIRS-N)

Inventor: SEIFERT D A; STOUTENBURG E E

Priority Applications (no., kind, date): US 2000751120 A 20001228

**Electronic funds transfer method through Internet-based automated teller machine, involves distributing funds to recipient, when unique personal ID number and security code provided by recipient are authenticated ...Original Titles:AN ELECTRONIC FUND TRANSFER SYSTEM USING AN ATM IN CONJUNCTION WITH A KIOSK... ..Method and system for electronic transfer of funds implementing an automated teller machine in conjunction with a manned kiosk... ..AN ELECTRONIC FUND TRANSFER SYSTEM USING AN ATM IN CONJUNCTION WITH A KIOSK... Alerting Abstract ...NOVELTY - The designation of an amount of funds and security code received from a sender are stored in a central computer along with an unique personal ID number input from a card. The funds corresponding to the designated amount are distributed to recipient, when the ID number and the security code provided by the recipient matches... DESCRIPTION - An INDEPENDENT CLAIM is included for electronic funds transfer system... ..USE - For electronically transferring funds or preferably payout options such as tickets, stamps, etc., through automated teller machine (ATM) connected... ..useful method to recipients who are not familiar with or comfortable with technology associated with money transfer transactions. Original Publication Data by AuthorityArgentinaPublication No. Original Abstracts: A method for electronically transferring funds between a sender and a recipient includes receiving at an initiating terminal (11, 13, 14) an amount of funds to be transferred from the sender; a security code; generating a unique personal**



**identification number** and **providing it to** the sender; storing the information at a central terminal (16) in communication with the initiating identification terminal; providing a manned kiosk (12) including a kiosk agent; **dispensing** the amount of **funds** at the manned **kiosk** (12) if the unique personal identification number and the security code provided by the recipient... ... A method for electronically **transferring** funds between a sender and a recipient includes receiving at an initiating terminal a designation of an amount of **funds** to be electronically **transferred** from the **sender**; receiving **at** the initiating terminal **a security code from** the sender; generating a unique **personal identification number**; providing the unique **personal** identification number to the **sender**; storing the designation of **an amount** of funds, the **security code** and the unique **personal identification number at a central** terminal in communication **with the initiating** terminal; providing a manned kiosk including a kiosk agent; receiving the unique personal identification number... ... the stored unique personal identification number and stored security code at the central terminal; and **dispensing funds** corresponding to the designation of an amount of **funds** at the manned kiosk by the kiosk agent if the unique personal identification number and... ... A method for electronically **transferring funds** between a **sender** and a recipient includes receiving at an initiating terminal (11, 13, 14) an amount of funds to be transferred from the sender; a **security code**; generating a unique **personal identification number** and **providing it to the sender**; **storing the** information at a **central terminal (16)** in communication with the initiating identification terminal; providing a manned kiosk (12) including a kiosk agent; **dispensing** the amount of **funds** at the manned kiosk (12) if the unique personal **identification** number and the **security** code provided by the recipient match the stored unique personal identification number and the stored... **Claims:** What is claimed is: **1.** A method for electronically **transferring** funds between a **sender** and a recipient comprising: **receiving at** an initiating **terminal** a designation of an amount of **funds** to be electronically **transferred** from the **sender**; receiving at the **initiating** terminal **a security code from the sender**; generating a unique **personal identification number**; providing the **unique personal identification number** to the sender; storing the designation of **an amount** of funds, the **security code and the unique personal identification number** at a central terminal in communication with the initiating terminal; providing a manned kiosk including... ... the stored unique personal identification number and stored security code at the central terminal; and **dispensing funds** corresponding to the designation of an amount of funds at the manned kiosk by the kiosk agent if the unique personal identification number and the security code **provided by** the recipient match the stored unique personal identification number and the stored security code.

**Dialog eLink:** Order File History

19/3,K/10 (Item 10 from file: 350)

DIALOG(R)File 350: Derwent WPIX

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0012753959 *Drawing available*

WPI Acc no: 2002-607130/200265

XRPX Acc No: N2002-480746

**Security system for Internet transactions, has code engine independent of buyer, seller and bank for generating code in machine readable format and verifiable by code engine**

Patent Assignee: MULTISCIENCE SYSTEM PTE LTD (MULT-N)

Inventor: GHE E; JIA YE W; MIN S C; WEI W S T

Priority Applications (no., kind, date): US 2000253622 P 20001128; US 2001908090 A 20010718

**Alerting Abstract** ...USE - Security system for Internet transaction, electronic **funds transfer** and confirmation of transactions over the Internet... ...ADVANTAGE - Preserves the confidentiality of the **electronic transactions** involving **funds transfer** in electronic business without being limited to the specific end user computer and without needing... ...procedure to be performed electronically and to permit payment for products/services sold electronically, electronic **transfer of funds** and electronic confirmation of all stages of the transaction ... Original Publication Data by AuthorityArgentina**Publication No. ...Original Abstracts:**security system and security method is provided for internet transactions for use in an electronic **funds transfer** environment and **for confirmation** of transactions over the internet. The system and method includes online processing of business transactions... **Claims: 1.** A security system for internet transactions, for use in **electronic funds transfer** and for **confirmation of** transactions over the internet, said system including online processing of business transactions between users, said... ... code being supplied in machine readable format and verifiable by the code engine on electronic **application** of **another** user to the engine.

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19/3,K/11 (Item 11 from file: 350)

DIALOG(R)File 350: Derwent WPIX

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0011075419 *Drawing available*

WPI Acc no: 2002-010625/200201

XRPX Acc No: N2002-008880

**Increasing security of electronic monetary transactions, has automatic teller machine and server with automatic machine constructed for debiting account of user and/or accepting credit code**

Patent Assignee: FRIEDMAN G (FRIE-I); LEVY-ITZCHAK U (LEVY-I); SHACHAR Y (SHAC-I)

Inventor: FRIEDMAN G; LEVY-ITZCHAK U; SHACHAR Y

Priority Applications (no., kind, date): US 2000531484 A 20000320; US 2000247959 P 20001114

**Alerting Abstract** DESCRIPTION - The server is designed for receiving data and currency amount from the credit **code** from the **automatic teller** machine, receiving or **issuing** an identification **code** and associating the identification **code** with the credit code, activating the virtual user account, and debiting the virtual user account... Original Publication Data by AuthorityArgentina**Publication No. ...Original Abstracts:**account, the server (14) is designed for receiving data and currency amount from the credit **code** from the **automatic teller** machine (20), receiving or **issuing** an identification **code** and **associating** the identification **code** with the credit code, thereby activating the virtual user account, and debiting the virtual user... ... account, the server (14) is designed for receiving data and currency amount from the credit **code** from the **automatic** teller machine (20), receiving or **issuing** an identification **code** and associating the **identification code** with the credit **code**, thereby activating **the** virtual user account, and debiting **the** virtual user **account** by a specified **currency sum** upon request when **presented** with the credit **code**, identification code, and the specified sum... ...**Claims:**debiting an account of a user

and/or accepting from the user an amount of **currency**;ii) **issuing** or receiving from a server a credit **code** being associated **with** said amount of **currency** and informing the user of said credit **code**; and(iii) updating said server with said amount of currency and, if required, with said... .. from said automatic teller machine of said amount of currency and, if required, said credit **code** being associated therewith;(ii) receiving or **issuing** an identification **code and** associating said identification **code** with said credit **code**, thereby activating said virtual user account; and(iii) debiting said virtual user **account** by a **specified sum** of **currency** upon **request** when presented with **said** credit **code**, identification code and said specified sum.

**Dialog eLink:** Order File History

19/3,K/12 (Item 12 from file: 350)

DIALOG(R)File 350: Derwent WPIX

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0009401386 *Drawing available*

WPI Acc no: 1999-337523/199928

XRPX Acc No: N1999-252948

**Money circulation management system for use with consumer money medium**

Patent Assignee: CHIHARA M (CHIH-I); EVER PROSPECT INT LTD (EVER-N); YONGHENG PROSPECTION INT CO LTD (YONG-N)

Inventor: CHIHARA M

Priority Applications (no., kind, date): WO 1997JP4016 A 19971104

Original Publication Data by AuthorityArgentina**Publication No. ...Original Abstracts:**the function equivalent to a certain amount of money is mainly composed of a host **computer** of the bank, circulation medium issuing means incorporated in automatic **teller machines** of **the bank** and terminals installed in the **stores** and shops. The circulation medium issuing means and the terminals are connected to the host... .. lines, and when a circulation medium is issued, the circulation medium issuing means adds identification **codes** representing the amount **of money** which is requested by the consumer to the circulation medium. The limit of the amount... .. the balance of the deposit of the consumer. The host computer charges the amount of **money** allocated to the **issued** circulation medium to **the** account of the consumer and stores the identification code added to the issued circulation medium... .. A circulation management system according to the present invention comprises a host **computer** of a bank, circulation medium **issuing** means incorporated in **automatic teller machines** of the **bank**, and **terminals** installed in **each** store, so that a user **can** purchase commodities or receive services at stores which are tied up with a bank using the circulation medium issued by the bank which has a function equivalent to a predetermined amount of **money**. The circulation medium **issuing** means and the terminals **are** connected to the **host** computer through lines, and when a circulation medium is issued, the circulation medium issuing means... .. transmitted identification code with the identification code stored when the circulation medium was issued, judges **whether** this circulation medium is genuine, and **deposits** the amount of **money** of the circulation medium into the account of the store if genuine... .. are issued by the bank and have the function equivalent to a certain amount of **money** is mainly composed of a host **computer** of the bank, circulation medium **issuing** means incorporated in **automatic teller machines** of **the bank** and **terminals** installed in **the** stores and shops. **The circulation medium issuing**

means and the **terminals** are connected to the host computer through lines, and when a circulation medium is issued, the circulation medium issuing means adds identification **codes** representing the amount of **money which** is requested by **the** consumer to the **circulation** medium. The limit of the amount of money is the balance of the deposit of the consumer. The host computer charges **the** amount of **money** allocated to the **issued** circulation medium to the account of the consumer and **stores** the identification **code added** to the **issued** circulation medium. On the shop side, the circulation medium which is handed by the consumer... .. is issued and judges whether the circulation medium are genuine or not. When the circulation **medium** is genuine, the amount of **money** of the circulation medium is added to the account of the shop... ..**Claims:**the issued identification code of the circulation medium, withdrawal means for withdrawing an amount of **money** equivalent to the **issued** circulation **medium** from the account of the user, judgment means for collating the identification code transmitted from... .. in the identification code storage means and judging whether the circulation medium of said identification **code** is **genuine**, **money transfer means for transferring** an **amount** of **money** equivalent to said circulation medium to the account of the transmission origination store when the circulation medium... .. through communication lines for issuing a circulation medium having a function equivalent to a predetermined **amount** of **money** by assigning an identification **code** within a limit of the balance of deposits of a user; and a terminal installed... .. storing the assigned identification code of the circulation medium, withdrawal means for withdrawing an amount **of money** equivalent to the **issued** circulation medium from an amount of **the** user, judgment means **for** collating the identification **code** transmitted from the terminal and the identification code stored in the identification code storage means and judging whether the circulation medium with said **identification code** is genuine, **money transfer** means for **transferring** an amount of **money** equivalent to **said circulation** medium to **an** account of an **origination** store when the circulation medium is genuine, and code Management means for managing identification codes...

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19/3,K/13 (Item 13 from file: 350)

DIALOG(R)File 350: Derwent WPIX

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0008918697 *Drawing available*

WPI Acc no: 1998-469511/199841

XRFX Acc No: N1998-366021

**Satellite receiver method for on-line banking using IC card - involves adapting satellite receiver to act as banking terminal for modem connection to bank and performing banking services**

Patent Assignee: SAMSUNG ELECTRONICS CO LTD (SMSU)

Inventor: PARK J; PARK J H

Priority Applications (no., kind, date): KR 19978749 A 19970314; EP 1998301741 A 19980310

Original Publication Data by AuthorityArgentina**Publication No. ...Original Abstracts:**electronic money terminal mode, connecting the receiver by using a modem (224), to a host **computer** of a bank which **issued** the **electronic money smart card**, **transmitting the** selected submode, **a personal**

identification **number (PIN)** stored in the **electronic** money smart card (212), and a secret number input from an external source, to the... ... for the electronic money terminal mode, connecting, using a modem, the receiver to a host **computer** of a bank which **issued** the **electronic money smart card**, **transmitting** the **selected** submode, a **personal identification number (PIN)** stored in the **electronic money smart card**, and a secret number input from an external source, to the host computer...

...**Claims:**money terminal mode;

(c) connecting said receiver to a host computer of a bank which **issued** the electronic **money smart card**, using said **modem**;

(d) **transmitting** the selected submode, a **personal identification number (PIN)** stored in said electronic **money smart card**, and a **secret** number input from an external source, to said host computer; and

(e) performing said selected... ... inquiring the balance of said bank account;(c) connecting said audiovisual receiver to a host **computer** of a bank which **issued** the electronic **money smart card**, using said modem;(d) **transmitting** the selected **sub-mode**, a **personal identification number (PIN)** stored in said electronic money smart card, and a secret number input from an external... ... said host computer; and(e) performing said selected sub-mode when said input secret number **is** identical to a secret number stored in said host computer.... card:(e) connecting, using said modem, said receiver to a host computer of a bank **which** issued said **electronic** money smart card **after** said **electronic** money terminal mode is **selected**;(f) transmitting a deposit submode signal representing the selected deposit submode and a personal identification number... ... money smart card to said host computer;(g) inputting a secret number in response to a request from said host computer **for** transmission of the secret number;(h) inputting an amount of money if said input secret... ... identical to a secret number stored in said host computer;(i) encoding the input amount **of** money **and** transmitting the amount **of** money **to** said **electronic money smart card** when a balance **of** the userprimes bank account is more than **or** equal to the input amount **of** money;(j) controlling a tuner **to receive broadcast** information relating to mass media programming via the controller when a mass media reception command... ... smart card to the userprimes bank account, from said submodes displayed in said step (c);(l) transmitting a remittance submode signal **representing** said **selected** remittance submode to **said** host computer;(m) **if** the input secret number is identical to the stored secret number, inputting an account number... ... in response to said host computerprimes command ordering a check of the balance of said **electronic** money smart card, **and** transmitting information about the encoded balance to said host computer;(o) inputting an amount of money in response to a request from said host computer for input of an amount **of** money; and(p) **transmitting** information about said encoded amount **of** money from said electronic money smart card to said host computer in response to a r

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19/3,K/14 (Item 14 from file: 350)

DIALOG(R)File 350: Derwent WPIX

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0008907610 *Drawing available*

WPI Acc no: 1998-457463/199839

XRFX Acc No: N1998-357032

**Funds transfer system for individuals internationally - uses first network for sender to initiate**

**transfer, connected through processing system to second network for withdrawal of funds**

Patent Assignee: CITICORP DEV CENT INC (CITI-N)

Inventor: DOWNING J; HERNANDEZ W M; HOOPER W D; HOROWITZ E; MEIROFF N; RAO J; REEF R; SCHECHTMAN H A; SCHECHTMAN H A; HERNANDEZ M; HOOPER D; SCHECHTMAN A

Priority Applications (no., kind, date): US 199740298 P 19970214; US 1997877203 A 19970617; WO 1998US2014 A 19980212

**Funds transfer system for individuals internationally... ..Original Titles:**METHOD AND SYSTEM FOR TRANSFERRING FUNDS ... ..SYSTEM FOR TRANSFERRING FUNDS ... ..Method and system for **transferring funds** from an account to an individual... ..METHOD AND SYSTEM FOR TRANSFERRING FUNDS **Alerting Abstract** ...The system enables an recipient to access the **transferred funds** at a receiving terminal (12) by entering a codeword, selected by the sender, along with... ..codes to the recipient, who may then withdraw the funds from an automated teller machine (ATM), without requiring an access card. **Transferred cash** is **dispensed** in local **currency** , but will not be debited from the **sender's** account until withdrawn by the recipient... ..non-customer recipient in local area currency. Allows user to have convenient, widespread access to **transferred cash**, virtually in real-time, across international boundaries, without requiring recipient to visit delivery office during... ..Original Publication Data by AuthorityArgentina**Publication No.** ...**Original Abstracts:**includes a dip-type magnetic card reader (64), a depository (68) for accepting deposit and **payment** envelopes, a **cash dispensing** mechanism (66), a **printer** (69), and a dynamic touch screen (62) that utilizes color graphics. The Customer Activated Terminal... ..Disclosed is a system and method for **transferring funds**. The invention supports **funds transfers** from a **source account** to a **cash access file** which can be accessed virtually twenty-**four** hours a day by both customers and non-customers. Access is achieved by the recipient... ..the sender, along with a transaction code randomly generated by the system. Once the sender **provides** the codeword and the transaction code to the recipient, the recipient can receive **transferred cash** through an ATM, even without using a **card to** access the system. **Cash** may be **transferred** across international borders and dispensed **in a currency different** than that of the **sender's** source **account**. Although **cash** is made available **to** a recipient virtually as **soon** as the requested **transfer** is approved and confirmed by the sender, the **sender's** account is not debited until **the cash is** actually received by the recipient. Other features, **including** security, cancellation, and status inquiries are also described... ..includes a dip-type magnetic card reader (64), a depository (68) for accepting deposit and **payment** envelopes, a **cash dispensing** mechanism (66), a **printer** (69), and a dynamic touch **screen** (62) that **utilizes color** graphics. The Customer Activated Terminal (6) further includes a microcontroller (63) and a communication device... ..**Claims:**A system for **transferring funds** comprising:a first network for a **sender** to request a **transfer of funds** to a recipient, the first network including a first plurality of user terminals (4, 6, 8) and a first front end **processing system** (18) for processing electronic data received from the **plurality** of terminals and **for** providing **access** to one or more financial accounts;a second network for a recipient to receive **transferred funds**, the second network including a second plurality of user terminals (10, 12, 14) and a... ..electronic data received from the second plurality of terminals;a host communications network (24) for **exchanging electronic** data between the first network and the second network; anda transfer instruction file (26), the transfer instruction file containing entries each corresponding to a requested **transfer of funds**;wherein a **sender** (2) requests a **transfer of funds** to a recipient (16) with one of the first plurality of user terminals by entering transfer data which is stored as an entry in the transfer instruction file, the **transfer** data

including **at** least: a first security code, an **amount** to be **transferred**, and an **identification** of a source account from which the **transferred funds** are to be debited; and wherein **the** recipient requires **transferred funds** via one of the second **plurality** of user terminals by entering recipient data including a **second security code**; wherein the system is adapted to check if the recipient data maps some corresponding data **in the** entry relative to the **transfer of funds** and contained in the **transfer instruction** file; and wherein the system is adapted to provide the requested funds to the recipient **via one of** the **second plurality** of user terminals as a function of at least the said checking, **characterized in that:**the said checking includes the **step of verifying** that the first **security code** included in the transfer data is equal to the **second security code** included in the recipient data;the system includes a predetermined regulation file (28) containing information... .. by the sender, the system being adapted to compare the first identification of the recipient **with information** in the regulation **file** and to provide the **transfer of funds** as a function of the said comparison; andthe recipient data include a second identification of... ..

**Claim 31.** A system for **transferring funds** comprising:a source account;a **transfer** instruction file stored within the system, the transfer instruction file containing entries each **corresponding** to a requested **transfer of funds**; and a network for **transferring funds** to a recipient, the network including:a plurality of user terminals; wherein **transfer** data for authorizing the **transfer of funds** to a recipient is receivable via at least one of the plurality of user terminals... .. an amount to be transferred, and an identification of a source account from which the **transferred funds** are to be debited; and wherein recipient data **for a** recipient request for **transfer of funds** is receivable via **at** least one of the plurality of user terminals upon receipt of recipient data; and wherein at least **one of the** plurality of user terminals provides access **to the** requested **funds**; and a processor for processing electronic data received from the plurality of **terminals** and for providing access **to at least** one financial account and for accessing the **transfer** instruction file, wherein the processor confirms the request **to transfer funds** and **transmits** an instruction to the **network to transfer funds** after checking **the** recipient data, the checking including checking the **transfer** data and **the recipient** data; and a plurality of couplings for coupling the network to the source **account**, and **for transmitting** the **transfer** data, the recipient data, and the instruction to the network to **transfer funds**, and an instruction to debit the source account;wherein the **transferred funds** are provided to the recipient **at** one of the plurality of user terminals upon the transfer data and recipient data being

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19/3,K/18 (Item 18 from file: 350)

DIALOG(R)File 350: Derwent WPIX

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0007906775 *Drawing available*

WPI Acc no: 1996-402553/199640

XRFX Acc No: N1996-339107

**System for automated transfer of funds between sender and recipient - transfers funds controlled by designated amount, unique personal identity number and security stored in file in central terminal between sender and recipient without recipient needing card to activate dispensing**

**terminal**

Patent Assignee: ELECTRONIC DATA SYSTEMS CORP (ELDA-N)

Inventor: BRANT M J; MARCOUS N P; ROSENZWEIG M J

Priority Applications (no., kind, date): US 1995392423 A 19950222; WO 1996US1979 A 19960212

Original Publication Data by AuthorityArgentina**Publication No. ...Original Abstracts:**dispensing terminal for receiving from the recipient an entry corresponding to the designated amount of **money** to be transferred and the security code, **for** providing the entered amount of money and security code to the central terminal for comparison with the information stored in the central terminal's file and for **dispensing to** the recipient **funds equivalent** to the designated amount of money without requiring the recipient to have a card to... ...**Claims:**A system (100) for automated electronic **transfer of funds** between a **sender** and a recipient, which includes:an initiating terminal (110, 115, 120 or 125) for receiving a designation of an amount of **funds** to be electronically **transferred** from said **sender** and for providing a unique **personal identification number** to said sender;a central terminal (140) for storing said amount of **money** to be **transferred**, providing to said initiating terminal (110, 115, 120 or 125) the unique **personal identification number** for each electronic **transfer of funds** transaction, and storing said unique **personal identification number** in a file therein; anda dispensing terminal (180) for receiving an entry corresponding to... ... file, for receiving confirmation of positive match between said entry and said file, and for **dispensing funds** corresponding to said designated amount of **money,characterized by:**the **dispensing** terminal (180) **dispenses** said **funds** corresponding to said designated amount of money directly to said recipient without requiring said recipient... ... Claim 17. A method for fully automated electronic **transfer of funds** between a **sender** and a recipient, comprising the steps of:receiving at an initiating terminal a designation of an amount of **money** to be electronically **transferred** from said **sender**;providing, by a central terminal, a unique **personal identification number** to said initiating terminal;providing, by said initiating terminal, said unique **personal identification number** to said **sender**;storing said amount of **money** to be **transferred** and said unique **personal identification number** at said central terminal;receiving at a dispensing terminal an entry corresponding to each of... ... money and said unique personal identification number to said central terminal for confirmational comparison; and**dispensing** by said **dispensing** terminal of **funds** corresponding to said designated amount of money directly to said recipient without requiring said recipient...



## B. Patent Files, Full-Text

File 348:EUROPEAN PATENTS 1978-200930  
(c) 2009 European Patent Office  
File 349:PCT FULLTEXT 1979-2009/UB=20090716|UT=20090709  
(c) 2009 WIPO/Thomson  
File 324:GERMAN PATENTS FULLTEXT 1967-200930  
(c) 2009 UNIVENTIO/THOMSON

Set	Items	Description
S1	16414	(ATM OR ATMS OR (CASH OR BANK? ?) () (MACHINE? ? OR TERMINAL? ? OR DISPENSER? ?) OR (AUTOMATED? ? OR AUTOMATIC? ? OR ELECTRONIC? ?) () (TELLER? ? OR TRANSACTION? ? OR SERVICE? ? OR BANK? ?)) (5N) (WIRE? ? OR WIRING? ? OR ISSUE? ? OR ISSUING? ? OR FORWARD??? OR ROUTE? ? OR ROUTING OR TRANSFER???? OR RELAY??? OR SEND??? OR SENT? ? OR TRANSMISSION? ? OR DISPATCH???)
S2	36411	(CASH? ? OR MONEY? ? OR MONIES OR DOLLAR? ? OR CURENC??? OR FUND? ? OR SUM OR SUMS) (7N) (WIRE? ? OR WIRING? ? OR ISSU??? OR GRAM? ? OR FORWARD??? OR ROUT??? OR TRANSFER???? OR RELAY??? OR SEND??? OR SENT? ? OR TRANSMISSION? ? OR TRANSMIT???? OR DISPATCH???)
S3	1497	(S1 OR S2) (7N) (CODE? ? OR PIN OR PINS OR PERSONAL() IDENTIFICATION() NUMBER? ? OR (CONFIRMATION? ? OR SECUR??? OR PASS?? OR AUTHENTICATION? ? OR PROX???) () (CODE? ? OR CODING OR NUMBER???)
S4	1561	S1 (8N) (COMPUTER? ? OR CPU? ? OR CENTRAL() PROCESSING() UNIT? ? OR DESKTOP? ? OR LAPTOP? ? OR LAP() TOP? ? OR WORKSTATION? ? OR PC OR PCS OR NOTEPAD? ? OR PROCESS?R? ? OR TERMINAL? ?)
S5	106835	(NEW OR ANOTHER? ? OR SECONDA???? OR SECOND? ? OR SUBSEQUENT?? OR ALTERNATE? ? OR 2ND? ?) (3N) (CODE? ? OR PIN? ? OR PINS OR PERSONAL() IDENTIFICATION() NUMBER? ? OR (CONFIRMATION? ? OR SECURE? ? OR SECURITY OR PASS?? OR AUTHENTICATION? ? OR PROXY) () (CODE? ? OR NUMBER???)
S6	34487	(DISPENS??? OR DISBURS? OR PAY? ? OR PAID? ? OR PAYMENT? ? OR DISTRIBUT???? OR TENDER??? OR CONVEY??? OR DISPERS??? OR ISSU??? OR SUPPLY???) (7N) (CASH? ? OR MONEY? ? OR MONIES OR DOLLAR? ? OR CURENC??? OR FUND? ? OR SUM OR SUMS)
S7	4332	(ATM OR ATMS OR (CASH? ? OR BANK? ?) () (MACHINE? ? OR TERMINAL? ? OR DISPENSER? ?) OR (AUTOMATED? ? OR AUTOMATIC? ? OR ELECTRONIC? ?) () (TELLER? ? OR BANK? ?)) (20N) (WIRE? ? OR WIRING? ? OR ROUTING? ? OR TRANSFER???? OR SEND??? OR TRANSMISSION? ? OR DISPATCH???) (20N) (COMPUTER? ? OR DESKTOP? ? OR LAPTOP? ? OR LAP() TOP? ? OR WORKSTATION? ? OR PC OR PCS OR TERMINAL? ?)
S8	534	S1 (5N) S2
S9	553	S1 (10N) S2
S10	582	S1 (20N) S2
S11	34	S10 (5N) S3
S12	126	S10 (5N) S4
S13	126	S10 (20N) S4
S14	0	S13 (5N) S5
S15	2	S13 (20N) S5
S16	30	S13 (F) S5
S17	10	S16 (5N) S6
S18	193	S10 (5N) S6
S19	229	S10 (20N) S6
S20	20	S19 (5N) S3
S21	165	S10 (5N) S7
S22	16	S21 (5N) S3
S23	43	S11 OR S15 OR S17 OR S20 OR S22

S24 43 IDPAT (sorted in duplicate/non-duplicate order)  
 S25 42 IDPAT (primary/non-duplicate records only)  
 S26 25 S25 NOT AY>2002  
 ? t s26/3,k/all

**Dialog eLink: Order File History**

26/3K/4 (Item 4 from file: 348)

DIALOG(R)File 348: EUROPEAN PATENTS

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00965309

**Method and system of transferring currency from a first account to an ATM**

Verfahren und System zur Geldübertragung von einem ersten Konto zu einem Geldautomaten

Procede et systeme pour le transfert d'argent depuis un premier compte vers un distributeur d'argent

**Patent Assignee:**

- **Konya, Arpad;** (2567870)  
 Kovacs L. u. 36/A; 2000 Szentendre; (HU)  
 (Proprietor designated states: all)

**Inventor:**

- **Konya, Arpad**  
 Kovacs L. u. 36/A; 2000 Szentendre; (HU)

**Legal Representative:**

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	Country	Number	Kind	Date	
Patent	EP	958559	A2	19991124	(Basic)
	EP	958559	B1	20011010	
	WO	9825241		19980611	
Application	EP	97945996		19971117	
	WO	97HU76		19971117	
Priorities	US	759185		19961204	

**Designated States:**

AT; BE; CH; DE; DK; ES; FI; FR; GB; GR;  
 IE; IT; LI; LU; MC; NL; PT; SE;

**Extended Designated States:**

AL; LT; LV; MK; RO; SI;

**International Patent Class (V7):** G07F-019/00

**NOTE:** No A-document published by EPO

**Specification:** ...to the second computer system. The main computer also transmits transaction information from the second **computer** system over to the first computer system. As previously noted, this information should include the... ..must now transmit information to the main computer to verify the transaction and confirm the **transfer of funds** to the **ATM** network. The first bank must also allocate commissions and transaction fees from the first account. These fees would be **transferred** to various entities involved in the transaction. For example, the first bank, the **ATM** network, the institution to which the main **computer** belongs, etc. At this point, the transaction is completed and the **ATM** is reset so that another transaction card may be inserted to begin a new session.

It should be noted, however, that first and second **ATM**'s may be reset at different points in the **transfer** and retrieval processes. For example, once a transaction card is removed from a card reader, the respective **ATM** may be reset. Subsequent steps may be performed by the first and second **computer** systems as background tasks in order provide immediate access to the first and second **ATM**'s. Furthermore, the first and second **computer** systems may simply store this information for later processing since most of such transactions are...

**Claims:** ...information pertaining to said second account encoded thereon; and

b. verification means for requesting a **PIN** associated with said **second** transaction card and comparing said **PIN** with information stored in said second **computer** system.

20. A system for **transferring currency** between **ATM**'s as recited in claim 19, wherein said first and second financial institutions are branches...

**Dialog eLink:** [Order File History](#)

26/3K/5 (Item 5 from file: 348)

DIALOG(R)File 348: EUROPEAN PATENTS

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00801258

**SYSTEM AND METHOD FOR ELECTRONIC TRANSFER OF FUNDS USING AN  
AUTOMATED TELLER MACHINE TO DISPENSE THE TRANSFERRED FUNDS  
SYSTEM UND VERFAHREN FUR ELEKTRONISCHE GELDUBERWEISUNGEN UNTER  
VERWENDUNG EINES AUTOMATISCHEN BANKSCHALTER-KASSENAUTOMATES ZUR  
AUSGABE DES UBERWIESENEN GELDES**

# SYSTEME ET PROCEDE DE TRANSFERT ELECTRONIQUE DE FONDS A L'AIDE D'UN GUICHET AUTOMATIQUE BANCAIRE POUR DISTRIBUER LES FONDS TRANSFERES

## Patent Assignee:

- **ELECTRONIC DATA SYSTEMS CORPORATION;** (953292)  
5400 Legacy Drive H3-3A-05; Plano, TX 75024; (US)  
(Proprietor designated states: all)

## Inventor:

- **MARCOUS, Neil, P.**  
83 Lookout Road; Mountain Lakes, NJ 07046; (US)
- **BRANT, Michael, J.**  
2 Crestview Road; Mountain Lakes, NJ 07046; (US)
- **ROSENZWEIG, Michael, J.**  
18 Crossing Drive; Flanders, New Jersey 07836; (US)

## Legal Representative:

- **UEXKULL & STOLBERG (100011)**  
Patentanwalte Beselerstrasse 4; 22607 Hamburg; (DE)

	Country	Number	Kind	Date	
Patent	EP	811211	A1	19971210	(Basic)
	EP	811211	B1	20021016	
	WO	96026508		19960829	
Application	EP	96906429		19960212	
	WO	96US1979		19960212	
Priorities	US	392423		19950222	

## Designated States:

AT; BE; CH; DE; DK; ES; FR; GB; GR; IE;  
IT; LI; LU; MC; NL; PT; SE;

**International Patent Class (V7):** G07F-019/00

**NOTE:** No A-document published by EPO

**Specification:** ...the recipient as part of the security information the recipient will need to obtain the **transferred** funds.

The recipient, after obtaining from the sender the appropriate security information, preferably: 1) the...  
...money transferred and, 3) the system-generated PIN issued to the sender by the initiating **terminal**,  
then goes to an **ATM** which has electronic **funds transfer** capability as described herein. According to

the preferred embodiment of the present invention, and further...illustrating an embodiment of the present invention. The initiating transaction begins with the request for **transfer** of **funds** from an initiating terminal. This "terminal" is the medium the sender uses to create the request to electronically **transfer money**, e.g., **ATM** 110, personal **computer** with Graphical User Interface (GUI) 115, telephone-accessed Voice Response Unit (VRU) 120 or screen...

**Dialog eLink:** [Order File History](#)

26/3K/8 (Item 1 from file: 349)

DIALOG(R)File 349: PCT FULLTEXT

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01006373

## **MONEY TRANSFER METHOD AND SYSTEM** **PROCEDE ET SYSTEME DE TRANSFERT DE FONDS**

### **Patent Applicant/Inventor:**

- **WERTHER Ellen R**  
544 East 86th Street, Apt. 8E, New York, NY 10028; US; US(Residence); US(Nationality);

### **Legal Representative:**

- **CAPLAN Jonathan S(agent)**  
Kramer, Levin, Naftalis & Frankel LLP, 919 Third Avenue, New York, NY 10022; US;

	Country	Number	Kind	Date
Patent	WO	200336435	A2-A3	20030501
Application	WO	2002US34389		20021025
Priorities	US	200136078		20011026

...i) a funds deposit  
wherein the funds deposit is immediately available for use from  
a **transferor** primary account and (ii) a designation of an  
amount of the funds deposit to be **transferred** to a **transferee**  
account which is a subaccount of the **transferor** primary  
account;  
b. a central **computer** system coupled to the  
initiating **ATM**, the central **computer** system including a

processor function and an authorizer function to facilitate the deposit, **transfer** and withdrawal transactions;

C. a **transferee ATM** coupled to the central **computer** system, the **transferee ATM** (i) receiving a **funds** withdrawal request, the ...the funds withdrawal request, the subaccount number and the personal identification number to the central **computer** for authorization, (iii) receiving authorization, and (iv) dispensing the authorized @funds in a local currency.

[000221 According to still another exemplary embodiment of the present invention, a system for **transferring** money without using a credit card or bank account, comprises.

a. an initiating ATM receiving a funds deposit directly into a **transferee** subaccount which is a subaccount of a **transferor** primary account, the funds deposit being available for use substantially immediately;

b. a central **computer** system coupled to the initiating **ATM**, the central **computer** system including a processor function and an authorizer function to facilitate the deposit and withdrawal transactions;

C. a **transferee ATM** coupled to the central **computer** system, the **transferee ATM** (i) receiving a funds withdrawal request, the **transferee** account number and the personal identification number, (ii) providing the **funds** withdrawal request, the **transferee** account number and the personal identification number to the central **computer** system for authorization, (iii) receiving confirmation of authorization, and (iv) dispensing authorized funds in a and convenient electronic money **transfer** with immediate availability of funds for money transfer from a sender's account without requiring...the sender may have established. In an alternative embodiment of the present' invention, once the **sender transfers funds** to a subaccount, the **ATM** can generate a new **personal identification number** (hereinafter "PIN") for the transferee. Otherwise, the PIN originally assigned to the subaccount card may...to the designated transferee subaccount. Once this information is provided at the ATM 140, the **funds** are moved and the **transferee** recipient can withdraw the **funds** from any **ATM** by using the **transferee** card and related **PIN**.

[000441 **ATM** 140 can read the primary account number from the primary account card inserted by the...visual display.

[000491 FIG. 5 illustrates an exemplary flowchart illustrating the withdrawal portion of a **transfer** transaction performed according to an embodiment of the present invention.

To withdraw transferred funds, the recipient would go to ATM 160 and insert the transferee subaccount card (Block 510). **ATM** 160 would then prompt the transferee to input the transferee subaccount PIN (Block 520). The PIN is then transmitted to main **computer** 120 for verification (block 530). If the identity of the transferee is confirmed (e.g., the PIN is associated with the subaccount via evaluation by main **computer**..

system 120 and **ATM** 160), then **ATM** 160 prompts transferee to select the desired transaction. If there is not a match, main **computer** 120 may transmit a message directing **ATM** 160 to request the recipient re-enter the information (Block 540). Once such information has been reentered, **ATM** 160 again sends the message to main **computer** 120. While this cycle may be repeated as many times as desired, it is preferably repeated only three times before **ATM** 160 is directed to end the transaction and reset to wait for the next customer. Once properly identified, the **transferee** could request to check the account balance or request a withdrawal. (Block 535) Assuming that the **transferee** requests a withdrawal, the transaction request is then communicated from **ATM** 160 to main **computer** 120 (Block 545). Otherwise, an account balance will be printed, and the transaction ends (Block 555).

[000501 Main **computer** 120 receives the withdrawal request and communicates with processor function 125 and authorizer function 130 to determine whether the requesting **transferee** is entitled to withdraw the amount of requested funds (Block 560).

For example, authorizer function...

**Dialog eLink:** Order File History  
26/3K/9 (Item 2 from file: 349)  
DIALOG(R)File 349: PCT FULLTEXT  
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00996241

**METHOD AND SYSTEM FOR COMPUTER-AIDED TELECOMMUNICATION AND FINANCIAL TRANSACTIONS**  
PROCEDE ET SYSTEME DE TELECOMMUNICATION ET DE TRANSACTIONS FINANCIERES ASSISTEES PAR ORDINATEUR

**Patent Applicant/Inventor:**

- **PENA Martin Rangel**  
11039 Painted Tree Road, Charlotte, NC 28226; US; US(Residence); US(Nationality);

**Legal Representative:**

- **MORSE Dorothy S(agent)**  
515 Park Drive, N.W., Bradenton, FL 34209-1847; US;

	Country	Number	Kind	Date
Patent	WO	200326298	A1	20030327
Application	WO	2002US29492		20020918
Priorities	US	2001954803		20010918

**Detailed Description:**

...site lo payment is required until the start of the next subscription period. Should the **sending** subscriber need currency to **send** messages to other subscribers or later **transfer money** during a visual conference, the **sending** subscriber could access an **automated teller** machine with bank-assigned access **codes** if one were provided in the embodiment of the e-mail station he or she...

**Claims:**

...and maintenance access means for routine and emergency servicing of said central processing units, said **computer** printers, said scanners, and said fax machines.

18 The method of claim 17 further comprising the steps of providing remote e-mail stations having bank connected **automated teller** machines and e-mail **sending** subscribers  
46optionally accessing said **automated teller** machine with bank-assigned access **codes** to obtain **money** to pay for e-mail **transmissions**.



19 The method of claim 9 characterized by said step of the skilled technician adjacent...

**Dialog eLink:** Order File History

26/3K/10 (Item 3 from file: 349)

DIALOG(R)File 349: PCT FULLTEXT

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00980834

## **METHOD AND SYSTEM FOR PROVIDING FINANCIAL SERVICES**

PROCEDE ET SYSTEME PERMETTANT DE FOURNIR DES SERVICES FINANCIERS

### **Patent Applicant/Patent Assignee:**

- **CASHWORKS INC;** 14001 Dallas Parkway, Suite 880, Dallas, TX 75240  
US; US(Residence); US(Nationality)

### **Legal Representative:**

- **DELEON Ruben C(et al)(agent)**  
Haynes and Boone, LLP, 901 Main Street, Suite 3100, Dallas, TX 75202; US;

### **Claims:**

...authorizing a financial institution to credit a specific debit/credit card for the amount of **cash** to be **dispensed**;utilizing the debit/credit card with an **automated teller** machine ( **ATM**);**sending** a transaction request to the processor from the ATM;determining whether the transaction has been approved and the amount of **cash** to be **dispensed**; **sending** an authorization **code** and the amount to be dispensed to the ATM from the processor;and**dispensing** the **cash** to the customer at the ATM.

13 The method of claim 12 further including issuing...

**Dialog eLink:** [Order File History](#)  
26/3K/15 (Item 8 from file: 349)  
DIALOG(R)File 349: PCT FULLTEXT  
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00762479

**AUTOMATIC TELLER MACHINE**  
**GUICHET AUTOMATIQUE BANCAIRE**

**Patent Applicant/Inventor:**

- **PEREZ Eduardo J**  
Six Meadowlake Circle North, Lake Placid, FL 33852; US; US(Residence); US(Nationality);

**Legal Representative:**

- **PRAHL Eric L(agent)**  
Fish & Richardson P.C., 225 Franklin Street, Boston, MA 02110-2804; US;

	Country	Number	Kind	Date
Patent	WO	200075889	A2-A3	20001214
Application	WO	2000US15625		20000607
Priorities	US	99138148		19990608

**Designated States:** (All protection types applied unless otherwise stated - for applications 2004+)

[EP] AT; BE; CH; CY; DE; DK; ES; FI; FR; GB;  
GR; IE; IT; LU; MC; NL; PT; SE;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GW; ML;  
MR; NE; SN; TD; TG;

[AP] GH; GM; KE; LS; MW; MZ; SD; SL; SZ; TZ;  
UG; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

**Language** Publication Language: English

Filing Language: English

Fulltext word count: 20067

**Detailed Description:**

...sender-initiated money transfers are described  
- is below.

In 3401, the person who wants to **send** money ("the sender") inputs information, such as a security PIN and data specifying the amount of money to be transferred, to 5 an ATM 2. The **sender** also provides the actual **money** to be **transferred**, either from **cash** or a card, as described below. The security PIN and data are communicated to DC... ...one another and stored in database 12. DC 6 obtains a control number for the **money transfer**, stores the control number with the security **PIN** and data specifying the amount of **money** to be **transferred**, and provides (3402) the control number to the **sender** at **ATM 2**. DC 6 generates a unique control number for each **money transfer**. Alternatively, the control number may be selected and provided by the sender.

The sender communicates...

#### **Claims:**

...CENTER COMPARES CONTROL  
NUMBER AND SECURITY PIN FROM RECIPIENT TO STORED CONTROL NUMBER AND  
SECURITY **PIN** FROM **SENDER** 3406-, - **ATM DISPENSES CASH** IF COMPARISON IS  
SUCCESSFUL FIG 634 SUBSTITUTE SHEET (RULE 26) DVP 2000 Owl LOGO LO@r...

Dialog eLink: Order File History  
26/3K/17 (Item 10 from file: 349)  
DIALOG(R) File 349: PCT FULLTEXT  
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00446057

**METHOD AND SYSTEM FOR TRANSFERRING FUNDS**  
**PROCEDE ET DISPOSITIF DE TRANSFERT DE FONDS**

**Patent Applicant/Patent Assignee:**

- **CITICORP DEVELOPMENT CENTER INC;**  
;;

	Country	Number	Kind	Date
Patent	WO	9836521	A1	19980820
Application	WO	98US2014		19980212
Priorities	US	9740298		19970214
	US	97877203		19970617

**Designated States:** (All protection types applied unless otherwise stated - for applications 2004+)

**Language** Publication Language: English

Filing Language:

Fulltext word count: 8684

### Detailed Description:

...a recipient to locate an office which is open and which is capable of receiving **transfers**, or, alternatively, have a card or equivalent means which permits the recipient to access an... ...According to EDS, this service is available through ATM networks which support the service. A **sender** must first locate an **ATM** which supports the service and access the service, typically by inserting an ATM card or other card which initiates the **ATM's** services. The **sender** is prompted to input the amount to be **sent** and a numerical **code**. **Funds** are immediately debited from the **senders** account or from a credit card account. Once the request is made, a receipt is...code randomly generated by the system. Once the sender provides the codeword and the transaction **code** to the recipient, the recipient can receive **transferred cash** through an **ATM**, even without using a card to access the system. With the invention, **cash** may be **transferred** across international borders and dispensed in a **currency** different than that of the **sender's** source account. Although **cash** is made available to a recipient virtually as soon as the requested transfer is approved...

## IV. Text Search Results from Dialog

### A. NPL Files, Abstract

File 2:INSPEC 1898-2009/Jul W3  
(c) 2009 The IET  
File 35:Dissertation Abs Online 1861-2009/Jun  
(c) 2009 ProQuest Info&Learning  
File 65:Inside Conferences 1993-2009/Jul 29  
(c) 2009 BLDSC all rts. reserv.  
File 99:Wilson Appl. Sci & Tech Abs 1983-2009/Jun  
(c) 2009 The HW Wilson Co.  
File 474:New York Times Abs 1969-2009/Jul 30  
(c) 2009 The New York Times  
File 475:Wall Street Journal Abs 1973-2009/Jul 30  
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File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13  
(c) 2002 Gale/Cengage  
File 256:TecTrends 1982-2009/Jul W4  
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File 23:CSA Technology Research Database 1963-2009/Jul  
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File 7:Social SciSearch(R) 1972-2009/Jul W4  
(c) 2009 The Thomson Corp  
File 34:SciSearch(R) Cited Ref Sci 1990-2009/Jul W3  
(c) 2009 The Thomson Corp  
File 434:SciSearch(R) Cited Ref Sci 1974-1989/Dec  
(c) 2006 The Thomson Corp  
File 139:EconLit 1969-2009/Jul  
(c) 2009 American Economic Association  
File 485:Accounting & Tax DB 1971-2009/Jul W3  
(c) 2009 ProQuest Info&Learning

?ds

Set	Items	Description
S1	16042	(ATM OR ATMS OR (CASH OR BANK? ?) (MACHINE? ? OR TERMINAL? ? OR DISPENSER? ?) OR (AUTOMATED? ? OR AUTOMATIC? ? OR ELECTRONIC? ?) (TELLER? ? OR TRANSACTION? ? OR SERVICE? ? OR BANK? ?)) (5N) (WIRE? ? OR WIRING? ? OR ISSUE? ? OR ISSUING? ? OR FORWARD??? OR ROUTE? ? OR ROUTING OR TRANSFER???? OR RELAY??? OR SEND??? OR SENT? ? OR TRANSMISSION? ? OR DISPATCH???)
S2	59346	(CASH? ? OR MONEY? ? OR MONIES OR DOLLAR? ? OR CURENC??? OR FUND? ? OR SUM OR SUMS) (7N) (WIRE? ? OR WIRING? ? OR ISSU??? OR GRAM? ? OR FORWARD??? OR TRANSFER???? OR RELAY??? OR SEND??? OR SENT? ? OR TRANSMISSION? ? OR TRANSMIT???? OR DISPATCH???)
S3	641	(S1 OR S2) (7N) (CODE? ? OR PIN OR PINS OR PERSONAL() IDENTIFICATION() NUMBER? ? OR (CONFIRMATION? ? OR SECUR??? OR PASS?? OR AUTHENTICATION? ? OR PROX???) (CODE? ? OR CODING OR NUMBER???)
S4	691	S1 (8N) (COMPUTER? ? OR CPU? ? OR CENTRAL() PROCESSING() UNIT? ? OR DESKTOP? ? OR LAPTOP? ? OR LAP() TOP? ? OR WORKSTATION? ? OR PC OR PCS OR NOTEPAD? ? OR PROCESS?R? ? OR TERMINAL? ?)
S5	39329	(NEW OR ANOTHER? ? OR SECONDA???? OR SECOND? ? OR SUBSEQUENT?? OR ALTERNATE? ? OR 2ND? ?) (3N) (CODE? ? OR PIN? ? OR PINS OR

PERSONAL()IDENTIFICATION()NUMBER? ? OR (CONFIRMATION? ? OR SECURE? ? OR SECURITY OR  
PASS?? OR AUTHENTICATION? ? OR PROXY)()(CODE? ? OR NUMBER???)

S6 137744 (DISPENS??? OR DISBURS? OR PAY? ? OR PAID? ? OR PAYMENT? ? OR  
DISTRIBUT??? OR TENDER??? OR CONVEY??? OR DISPERS??? OR ISSU??? OR SUPPLY???) (7N) (CASH?  
? OR MONEY? ? OR MONIES OR DOLLAR? ? OR CURENC??? OR FUND? ? OR SUM OR SUMS)

S7 2056 (ATM OR ATMS OR (CASH? ? OR BANK? ?)()(MACHINE? ? OR TERMINAL? ? OR  
DISPENSER? ?) OR (AUTOMATED? ? OR AUTOMATIC? ? OR ELECTRONIC? ?)()(TELLER? ? OR BANK?  
?))(20N) (WIRE? ? OR WIRING? ? OR ROUTING? ? OR TRANSFER???? OR SEND??? OR TRANSMISSION?  
? OR DISPATCH???) (20N) (COMPUTER? ? OR DESKTOP? ? OR LAPTOP? ? OR LAP()TOP? ? OR  
WORKSTATION? ? OR PC OR PCS OR TERMINAL? ?)

S8	526	S1 AND S2
S9	22	S8 AND S3
S10	54	S8 AND S4
S11	0	S10 AND S5
S12	37	S10 AND S7
S13	239	S8 AND S6
S14	15	S13 AND S3
S15	102	S8 AND S7
S16	8	S15 AND S3
S17	52	S12 OR S14 OR S16
S18	57	S17 OR S9
S19	50	S18 NOT PY>2002
S20	50	RD (unique items)

#### Dialog eLink: **USPTO Full Text Retrieval Options**

20/3,K/2 (Item 2 from file: 2)

DIALOG(R)File 2: INSPEC

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04596415

**Title:** Legal aspects of electronic funds transfer

**Author(s):** Mille, A.

**Journal:** International Computer Law Adviser , vol.4 , no.3 , pp.13-19

**Country of Publication:** USA

**Publication Date:** Dec. 1989

**ISSN:** 0893-2859

**CODEN:** ICLAER

**Language:** English

**Subfile(s):** C (Computing & Control Engineering); E (Mechanical & Production Engineering)

**INSPEC Update Issue:** 1990-009

**Copyright:** 1990, IEE

**Title:** Legal aspects of electronic funds transfer

**Abstract:** ...by others based on informatics devices which are, therefore, recorded mainly as digital records. Such **transfers** are currently accomplished through electronic means. At present electronic

**funds transfer** (EFT) takes place through **automatic teller** machines (**ATM**), point of sale (**POS**) **terminals**, and home banking (**HB**). The paper outlines the current state of the art and the...  
**Identifiers:** monetics; electronic **funds transfer**; informatics devices ; state of the art; legal aspects; EFT

04342081

**Title:** The Bank Card Network in France

**Author(s):** Bourdon, J.M.; Ducourant, M.; Gardey, J.M.

**Author Affiliation:** Alcatel CIT, Velizy, France

**Journal:** Commutation & Transmission , vol.10 , no.4 , pp.107-14

**Country of Publication:** France

**Publication Date:** 1988

**ISSN:** 0242-1283

**CODEN:** COTNDL

**Language:** English

**Subfile(s):** B (Electrical & Electronic Engineering); C (Computing & Control Engineering); E (Mechanical & Production Engineering)

**INSPEC Update Issue:** 1989-009

**Copyright:** 1989, IEE

**Abstract:** ...will enable all transactions related to banking card services. This dedicated network will link electronic **funds transfer** or automatic **cash terminals** to central **computers** of the different banking organizations participating in the network. It has been designed to ensure...

**Identifiers:** **computer** networks; Bank Card Network; France; banking card services; dedicated network; electronic **funds transfer**; automatic **cash terminals**; remote data collect; network security; bank interfaces; regional transmit nodes; multiprocessor; higher bit rate specialized...

**Dialog eLink:**  USPTO Full Text Retrieval Options

20/3,K/18 (Item 18 from file: 2)

DIALOG(R)File 2: INSPEC

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01884177

**Title:** Automatic systems for bank transactions. New perspectives open to individuals

**Author(s):** de Blasis, J.P.; Tignol, A.

**Author Affiliation:** The Wharton Business School, Univ. of Pennsylvania, Philadelphia, PA, USA

**Journal:** Informatique et Gestion , no.72 , pp.17-22

**Country of Publication:** France

**Publication Date:** Nov. 1975

**ISSN:** 0020-062X

**CODEN:** IFQGAJ

**Language:** French

**Subfile(s):** C (Computing & Control Engineering); E (Mechanical & Production Engineering)

**INSPEC Update Issue:** 1976-003

**Copyright:** 1976, IEE

**Abstract:** **Automatic bank terminals**, which permit a range of cash transactions to be carried out in real time, are being introduced in the USA. Known as 'Electric **Funds Transfer** Systems', they are being installed in supermarkets and similar readily-accessible locations, and objections to...

**Identifiers:** bank transactions; Electric **Funds Transfer** Systems; banking; **automatic bank terminals**; antitrust laws

20/3,K/25 (Item 1 from file: 23)

DIALOG(R)File 23: CSA Technology Research Database

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0010396389 IP Accession No: 200810-71-1961934; 200810-61-2066112; 20081909793; A08-99-2013631

**Method and system for automated value transfer**

Licciardello, Donald C; Greenberg, Lawrence; Peterhans, Alex; Romero, David ; Licciardello, Debra Lynn  
, USA

**Publisher Url:** <http://patft.uspto.gov/netacgi/nph-Parser?Sect1=PTO2&Sect2=HITOFF&u=/netahtml/PTO/search-adv.htm&r=1&p=1&f=G&l=50&d=PTXT&S1=7416115.PN.&OS=pn/7416115&RS=PN/7416115>

**Document Type:** Patent

**Record Type:** Abstract

**Language:** English

**File Segment:** Metadex; Mechanical & Transportation Engineering Abstracts; ANTE: Abstracts in New Technologies and Engineering; Aerospace & High Technology

**Abstract:**

...well as the amount being transferred, to that intended Recipient. The Recipient needs only the **Transfer PIN** and a **Cash Card** to receive the **money transfer** at a participating remote location. To receive the value associated with the **PIN Card**, the Recipient inserts or swipes the **Cash Card** at an **ATM** and enters the **Transfer PIN**. An authorization system then authorizes the dispensing unit to dispense that value amount.



20/3,K/28 (Item 4 from file: 23)  
DIALOG(R)File 23: CSA Technology Research Database  
(c) 2009 CSA. All rights reserved.

0008894574 IP Accession No: 200804-71-361818; 200804-61-385710; 2008347752; A08-99-373932  
**Method and system for transferring funds from an account to an individual**

Downing, John; Hernandez, William M; Hooper, William D; Meiroff, Netty; Rao, Jaithirth; Reef,  
Rodman; Schechtman, Howard A; Horowitz, Edward  
, USA

**Publisher Url:** <http://patft.uspto.gov/netacgi/nph-Parser?Sect1=PTO2&Sect2=HITOFF&u=/netahtml/PTO/search-adv.htm&r=1&p=1&f=G&l=50&d=PTXT&S1=5963647.PN.&OS=PN/5963647&RS=PN/5963647>

**Document Type:** Patent

**Record Type:** Abstract

**Language:** English

**File Segment:** Metadex; Mechanical & Transportation Engineering Abstracts; ANTE: Abstracts in New Technologies and Engineering; Aerospace & High Technology

**Method and system for transferring funds from an account to an individual**

**Abstract:**

Disclosed is a system and method for **transferring funds**. The invention supports **funds transfers** from a source account to a **cash** access file which can be accessed virtually twenty-four hours a day by both customers... ..code randomly generated by the system. Once the sender provides the codeword and the transaction **code** to the recipient, the recipient can receive **transferred cash** through an **ATM**, even without using a card to access the system. **Cash** may be **transferred** across international borders and **dispensed** in a **currency** different than that of the **sender's** source account. Although **cash** is made available to a recipient virtually as soon as the requested transfer is approved and confirmed by the sender, the **sender's** account is not debited until the **cash** is actually received by the recipient. Other features, including security, cancellation, and status inquiries are...

20/3,K/37 (Item 4 from file: 485)  
DIALOG(R)File 485: Accounting & Tax DB  
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**\*\* FULL-TEXT AVAILABLE IN FORMATS 7 AND 9 \*\***

00767198 **Supplier Number:** 52704954

**7-Eleven takes a convenient path to ATM expansion**

Anonymous

Bank Network News v18 n22 pp: 3-4 Apr 13, 2000

**Journal Code:** ABNN

**Word Count:** 1110 **Line Count:** 101 Accounting & Tax DB\_1971-2009/Jul W3

**Supplier Number:**

**Abstract:**

...only a place to buy a quick loaf of bread, but a convenient location to **cash** checks, **pay** bills and do some impulse buying on the Internet. 7-Eleven recently announced that at...

**Text:**

...only a place to buy a quick loaf of bread, but a convenient location to **cash** checks, **pay** bills and do some impulse buying on the Internet.

7-Eleven recently announced that at...

...Fort Worth area by summer.

The kiosks, which will be dually branded as V.com **terminals** by 7Eleven and ATM Axis by AmEx, will provide users Internet access using a touch screen. They will offer check cashing, **money** orders, **wire transfers** and bill **payment** in addition to **cash** withdrawals. The kiosks will use facialrecognition biometrics far its checkcashing function and eventually offer online...

...put any product you want to on these machines," says Dreyer, citing the prospect of **wiring cash** using a debit card as an example. A debit cardholder could have funds debited from an account, and the recipient could get the cash from another 7-Eleven **ATM** by using a special **code issued** for that transaction, says Dreyer.

E-commerce Potential

The convenience-store chain plans to use...

...Persona 75 kiosk models cost in excess of \$50,000, says Evans. Typical off-premise **cash dispensers** cost between \$5,000 and \$6,000.

Under 7-Eleven's proposition, the initial kiosk...

20/3,K/38 (Item 5 from file: 485)

DIALOG(R)File 485: Accounting & Tax DB

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**\*\* FULL-TEXT AVAILABLE IN FORMATS 7 AND 9 \*\***

00763460 **Supplier Number:** 50864366

**H&R Block says income tax refunds are in the cards**

Anonymous

Bank Network News v18 n19 pp: 5 Feb 29, 2000

**Journal Code:** ABNN

**Word Count:** 894 **Line Count:** 81 Accounting & Tax DB\_1971-2009/Jul W3

**Supplier Number: Text:**

...funds with the plastic at any Cirrus ATM. There are more than 400,000 Cirrus **ATM** worldwide. The cards are **issued** by Prospect Heights, Ill-based Household Bank.

"What we're trying to do is give...

...the creation and distribution of cards once the tax returns are filed.

Mailers with cardholders' **personal identification**

**numbers** for initiating **ATM** withdrawals are **sent**

separate mailings from the plastic. Officials at Household Bank, which generates revenue from merchant acquirer-**paid** interchange and the float on unspent prepaid **funds**, were unavailable to comment.

Card Access

Consumers may begin using their cards to initiate purchases...

...to a card, then you've given up control over how cardholders can access their **money**," Bennett says. "That's a very personal **issue** for a lot of people."

20/3,K/35 (Item 2 from file: 485)

DIALOG(R)File 485: Accounting & Tax DB

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**\*\* FULL-TEXT AVAILABLE IN FORMATS 7 AND 9 \*\***

00785347 **Supplier Number:** 63919663

**Connecting ATMs to the Web**

Gosnell, David

Credit Card Management v13 n8 pp: 16-20 Nov 2000

**ISSN:** 0896-9329 **Journal Code:** CCM

**Word Count:** 1680 **Line Count:** 153 Accounting & Tax DB\_1971-2009/Jul W3

**Supplier Number: Text:**

...most common ATM surcharge amount. About 34% agreed it was reasonable to charge for an **ATM** financial service such as **wiring money**, while only 23% agreed that it was reasonable to charge for an Internet-based purchase...

...convenience-- store chain, both have purchased new ATM-switching systems that enable transactions to be **routed** out of the shared **ATM** network box to Web-based retailers and financial-- services companies. And Charlotte, N.C.-based...

...in iATMGlobal, and plans to install iATMGlobal software as a standard feature on its MCD **cash-dispenser** models.

The iATMGlobal network is designed primarily to be a portal for ATMs to access...provides ATM operators direct control over menu options, transaction routing and screen appearance. The transaction-- **routing** function enables **ATM** operators to take a **personal identification number**-based transaction and route it to an Internet-based vendor after the amount has been approved by a debit card issuer. The **PIN**-based transaction is still **routed** through an electronic **funds transfer** network, but the amount approved does not come out as cash at the automated teller...

...video advertisements to its ATMs through Internet-based communications.

AmEx wants to quickly convert its **cash dispensers**, the majority of which are North Canton, Ohio-- based Diebold Inc. models, says Mosaic President...

...their ATMs as possible," says Dreyer.

#### Internet Ads

While AmEx and TRM intend to use **cash dispensers** to deliver Web-- based products and services to a mass market of debit card holders...

...store company plans to compete for unbanked customers who traditionally use check-- cashing stores to **cash** checks, **wire money** or buy **money** orders.

Using Postilion, 7-Eleven is installing more than 200 multifunction kiosks, made by NCR...

...at least \$60,000 each, in the Dallas-- Fort Worth area to automate

check-- cashing, **wire transfers** and **money**-- order purchases. The store chain also wants to use its real estate and product-delivery...

## B. NPL Files, Full-text

File 20:Dialog Global Reporter 1997-2009/Jul 30  
(c) 2009 Dialog  
File 15:ABI/Inform(R) 1971-2009/Jul 29  
(c) 2009 ProQuest Info&Learning  
File 610:Business Wire 1999-2009/Jul 30  
(c) 2009 Business Wire.  
File 810:Business Wire 1986-1999/Feb 28  
(c) 1999 Business Wire  
File 613:PR Newswire 1999-2009/Jul 30  
(c) 2009 PR Newswire Association Inc  
File 813:PR Newswire 1987-1999/Apr 30  
(c) 1999 PR Newswire Association Inc  
File 634:San Jose Mercury Jun 1985-2009/Jul 27  
(c) 2009 San Jose Mercury News  
File 624:McGraw-Hill Publications 1985-2009/Jul 30  
(c) 2009 McGraw-Hill Co. Inc

?ds

Set	Items	Description
S1	47953	(ATM OR ATMS OR (CASH OR BANK? ?)() (MACHINE? ? OR TERMINAL? ? OR DISPENSER? ?) OR (AUTOMATED? ? OR AUTOMATIC? ? OR ELECTRONIC? ?)() (TELLER? ? OR TRANSACTION? ? OR SERVICE? ? OR BANK? ?)) (5N) (WIRE? ? OR WIRING? ? OR ISSUE? ? OR ISSUING? ? OR FORWARD??? OR ROUTE? ? OR ROUTING OR TRANSFER???? OR RELAY??? OR SEND??? OR SENT? ? OR TRANSMISSION? ? OR DISPATCH???)
S2	604666	(CASH? ? OR MONEY? ? OR MONIES OR DOLLAR? ? OR CURENC??? OR FUND? ? OR SUM OR SUMS) (3N) (WIRE? ? OR WIRING? ? OR ISSU??? OR GRAM? ? OR FORWARD??? OR ROUT??? OR TRANSFER???? OR RELAY??? OR SEND??? OR SENT? ? OR TRANSMISSION? ? OR TRANSMIT???? OR DISPATCH???)
S3	1734	(S1 OR S2) (7N) (CODE? ? OR PIN OR PINS OR PERSONAL() IDENTIFICATION() NUMBER? ? OR (CONFIRMATION? ? OR SECUR??? OR PASS?? OR AUTHENTICATION? ? OR PROX???)() (CODE? ? OR CODING OR NUMBER???)
S4	1596	S1 (8N) (COMPUTER? ? OR CPU? ? OR CENTRAL() PROCESSING() UNIT? ? OR DESKTOP? ? OR LAPTOP? ? OR LAP() TOP? ? OR WORKSTATION? ? OR PC OR PCS OR NOTEPAD? ? OR PROCESS?R? ? OR TERMINAL? ?)
S5	133738	(NEW OR ANOTHER? ? OR SECONDA???? OR SECOND? ? OR SUBSEQUENT?? OR ALTERNATE? ? OR 2ND? ?) (3N) (CODE? ? OR PIN? ? OR PINS OR PERSONAL() IDENTIFICATION() NUMBER? ? OR (CONFIRMATION? ? OR SECURE? ? OR SECURITY OR PASS?? OR AUTHENTICATION? ? OR PROXY)() (CODE? ? OR NUMBER???)
S6	2307650	(DISPENS??? OR DISBURS? OR PAY? ? OR PAID? ? OR PAYMENT? ? OR DISTRIBUT???? OR TENDER??? OR CONVEY??? OR DISPERS??? OR ISSU??? OR SUPPLY???) (7N) (CASH? ? OR MONEY? ? OR MONIES OR DOLLAR? ? OR CURENC??? OR FUND? ? OR SUM OR SUMS)
S7	4960	(ATM OR ATMS OR (CASH? ? OR BANK? ?)() (MACHINE? ? OR TERMINAL? ? OR DISPENSER? ?) OR (AUTOMATED? ? OR AUTOMATIC? ? OR ELECTRONIC? ?)() (TELLER? ? OR BANK? ?)) (15N) (WIRE? ? OR WIRING? ? OR ROUTING? ? OR TRANSFER???? OR SEND??? OR TRANSMISSION?

? OR DISPATCH???) (15N) (COMPUTER? ? OR DESKTOP? ? OR LAPTOP? ? OR LAP()TOP? ? OR WORKSTATION? ? OR PC OR PCS OR TERMINAL? ?)

S8	3387	S1 (5N) S2
S9	3475	S1 (10N) S2
S10	3571	S1 (20N) S2
S11	76	S10 (5N) S3
S12	78	S10 (20N) S3
S13	8	S12 (5N) S4
S14	8	S12 (20N) S4
S15	0	S10 (5N) S5
S16	1	S10 (20N) S5
S17	34	S10 (F) S5
S18	813	S10 (5N) S6
S19	890	S10 (20N) S6
S20	32	S19 (5N) S3
S21	343	S10 (5N) S7
S22	343	S10 (10N) S7
S23	8	S22 (5N) S3
S24	8	S22 (10N) S3
S25	71	S13 OR S14 OR S16 OR S17 OR S20 OR S23 OR S24
S26	25	S25 NOT PY>2002
S27	22	RD (unique items)

27/3,K/1 (Item 1 from file: 20)  
DIALOG(R)File 20: Dialog Global Reporter  
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**27257688 (USE FORMAT 7 OR 9 FOR FULLTEXT)**  
**Q3 2002 Concord EFS Earnings Conference Call - Final - Part 1**

FAIR DISCLOSURE WIRE

October 29, 2002

**Journal Code:** WFDW **Language:** English **Record Type:** FULLTEXT

**Word Count:** 4815

**(USE FORMAT 7 OR 9 FOR FULLTEXT)**

...think we had said 45,000 additional in the third quarter; accelerated to 105,000 **new** confirmed locations accepting **PIN** based debit in the third quarter. So, we see some accelerations there. Also, we saw...

...that this will be a very positive '03 product as people will be able to **send** person-to-person **money transfers** across the **ATM** network.

I think that a lot of the buzz in the industry centers around our...

27/3,K/3 (Item 3 from file: 20)  
DIALOG(R)File 20: Dialog Global Reporter  
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**18524661 (USE FORMAT 7 OR 9 FOR FULLTEXT)**  
**Pick a card**

**Many and varied are the methods that have been devised to make e-commerce safe: virtual cards; singing cards; prepaid cards; and a cardless solution. The future holds the promise of a card that does everything, while the past features the searing failure**

Gilad Nass

ISRAEL BUSINESS ARENA

August 27, 2001

**Journal Code:** WIBR **Language:** English **Record Type:** FULLTEXT

**Word Count:** 3070

**(USE FORMAT 7 OR 9 FOR FULLTEXT)**

...is only the initial security layer, just as with cards for withdrawing money from a **cash machine**. The card **issuer** can require other security measures, such as the use of a confidential numerical password.

Jerusalem...would operate according to a code key. Every wallet had a unique part of the **code**, and the **second** part of the **code** was stored on the central server used by each wallet. A tender, subsequently canceled, accompanied...

27/3,K/4 (Item 4 from file: 20)

DIALOG(R)File 20: Dialog Global Reporter

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16953751 **(USE FORMAT 7 OR 9 FOR FULLTEXT)**

**First American Payment Systems Inc. of Canada to Use eConnect's eCashPad Internet Solution for International Gaming Market**

CCN DISCLOSURE

May 30, 2001

**Journal Code:** WCCN **Language:** English **Record Type:** FULLTEXT

**Word Count:** 405

**(USE FORMAT 7 OR 9 FOR FULLTEXT)**

...to integrate eConnect's technology into our system. The ability of the MMEC consumer to **send** real **cash payments** by **ATM** card with **PIN** entry, combined with the total security and ease of use of the eCashPad, will benefit...

27/3,K/6 (Item 6 from file: 20)

DIALOG(R)File 20: Dialog Global Reporter

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15235945 **(USE FORMAT 7 OR 9 FOR FULLTEXT)**

## New methods to ease tax returns filing

The China Post staff

CHINA POST

February 20, 2001

**Journal Code:** WCPT **Language:** English **Record Type:** FULLTEXT

**Word Count:** 373

**(USE FORMAT 7 OR 9 FOR FULLTEXT)**

...gov.tw and get both an ID number and the software by entering their user **code**. **Another** possibility is to download a program (or pick it up at a tax office) that...

...In addition to the old-fashioned check or cash payment, taxpayers can make use of **automated teller** machines to **transfer money** into the government coffers.

Or you can fill out a form authorizing your banker to **transfer** the **money** for you. Taxpayers who filed their returns over the Internet will have the further option...

27/3,K/10 (Item 10 from file: 20)

DIALOG(R)File 20: Dialog Global Reporter

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06706884 **(USE FORMAT 7 OR 9 FOR FULLTEXT)**

**SPECIAL FEATURE: Consumer Banking Promos: PDCP Bank aims to create value for money**

BUSINESSWORLD (PHILIPPINES) , p 35

August 16, 1999

**Journal Code:** FBWP **Language:** English **Record Type:** FULLTEXT

**Word Count:** 887

**(USE FORMAT 7 OR 9 FOR FULLTEXT)**

PDCP Bank also boasts of the pre-paid **PINS** though ATMs, an **alternate** distribution channel for pre-paid airtime cards. PDCP ATMs not only provide such services such...

...million depending on one's deposit. And the Privilege Check boasts of the first interbank **fund transfer** facility as its main feature.

The Privilege Check allows the depositor, who has deposits with other banks accessible through an **ATM** card, to **transfer** some of these **funds** to top-up his Privilege Check account. Using the other banks' ATM card, the depositor makes the electronic **fund transfer** only through a PDCP Bank **automated teller**



machine.

The accounts which may be tapped into, however, must first be enrolled into the...

27/3,K/12 (Item 12 from file: 20)  
DIALOG(R)File 20: Dialog Global Reporter  
(c) 2009 Dialog. All rights reserved.

**03524045 (USE FORMAT 7 OR 9 FOR FULLTEXT)**  
**Western Union Launches RapidVoice Service**

NEWSBYTES

November 20, 1998

**Journal Code:** FNEW **Language:** English **Record Type:** FULLTEXT

**Word Count:** 524

**(USE FORMAT 7 OR 9 FOR FULLTEXT)**

...cash on proof of ID and a password generated by the originator of the money **transfer**.

Thanks to the EDS linkup, by early next year, customers at EDS-operated **ATMs** across the US will be able to originate a money **transfer** using their **ATM** card.

According to Western Union, the system will feature on-screen prompts that instruct consumers to enter transaction information and numeric codes on an **ATM** keypad. The consumer **sending cash** will insert his/her plastic card, enter his/her PIN and the amount of **cash** to be **sent**.

The **ATM** then asks the customer for a ten-digit number, and the system generates a confirmation code. After verifying the consumer's ID, the **terminals** displays a fee amount and issues two receipts. The consumer then simply forwards the transaction...

27/3,K/13 (Item 13 from file: 20)  
DIALOG(R)File 20: Dialog Global Reporter  
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**01724399 (USE FORMAT 7 OR 9 FOR FULLTEXT)**  
**Moving Money in the New Millennium: Cardless Access for Consumers Western Union and EDS Create New Way for ATM Transfers**

BUSINESS WIRE

May 26, 1998 9:23

**Journal Code:** WBWE **Language:** English **Record Type:** FULLTEXT  
**Word Count:** 739

-

...new system will improve on the customer service our agents provide by allowing consumers to **send** and receive funds anytime -- day or night." The easy-to-use system will feature on-screen prompts that instruct consumers to enter transaction information and numeric codes on an **ATM** keypad. The consumer **sending cash** will insert his debit card, then enter his **PIN** (personal identification code) and amount of **cash** to be **sent**. The **ATM** then asks the customer for a ten-digit number, and the system generates a confirmation code. after verifying the consumer's ID, the **terminals** displays a fee amount and issues two receipts. The consumer then simply forwards the transaction...

00955753 96-05146

**Is the debit card revolution finally here?**

Caskey, John P; Sellon, Gordon H Jr  
Economic Review (Federal Reserve Bank of Kansas City) v79n4 pp: 79-95  
Fourth Quarter 1994

**ISSN:** 0161-2387 **Journal Code:** EKC

**Word Count:** 8588

**Text:**

...accept a personal identification number (PIN).

ATM cards generally function as on-line cards, with **funds** authorization and **transfer** operating through the regional bank **ATM** network. Most on-line debit cards can only be used regionally through a merchant base...the customer generally signs a paper slip to authorize the purchase rather than entering a **PIN** number. **Second**, in order to approve the transaction, the network checks whether the customer's total purchases...

27/3,K/18 (Item 5 from file: 15)  
DIALOG(R)File 15: ABI/Inform(R)  
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00551192 91-25550

## Banking in 1991: The Ins and Outs of the Industry

Kelley, Richard

Bank Systems & Technology v28n5 pp: 44-60

May 1991

ISSN: 1045-9472 Journal Code: BSE

Word Count: 4461

### Text:

...up the rear either, Himel says, pointing to its uses in providing account information and **funds transfer** via either an **ATM** or telephone. The push will be to provide customers even more on-line banking convenience...product devised. "You want to eliminate lead times and get away from having to write **new** application **codes**," Johnson says. Instead, banks will push for parameter-driven software where just the parameters of...

## NPL Files, Full-text (Part II)

File 9:Business & Industry(R) Jul/1994-2009/Jul 29  
(c) 2009 Gale/Cengage  
File 275:Gale Group Computer DB(TM) 1983-2009/Jul 01  
(c) 2009 Gale/Cengage  
File 621:Gale Group New Prod.Annou.(R) 1985-2009/Jun 23  
(c) 2009 Gale/Cengage  
File 636:Gale Group Newsletter DB(TM) 1987-2009/Jul 07  
(c) 2009 Gale/Cengage  
File 16:Gale Group PROMT(R) 1990-2009/Jul 07  
(c) 2009 Gale/Cengage  
File 160:Gale Group PROMT(R) 1972-1989  
(c) 1999 The Gale Group  
File 148:Gale Group Trade & Industry DB 1976-2009/Jul 14  
(c) 2009 Gale/Cengage  
File 471:New York Times Fulltext 1980-2009/Jul 29  
(c) 2009 The New York Times  
File 625:American Banker Publications 1981-2008/Jun 26  
(c) 2008 American Banker  
File 268:Banking Info Source 1981-2009/Jul W3  
(c) 2009 ProQuest Info&Learning  
File 626:Bond Buyer Full Text 1981-2008/Jul 07  
(c) 2008 Bond Buyer  
File 267:Finance & Banking Newsletters 2008/Sep 29  
(c) 2008 Dialog  
File 608:MCT Information Svc. 1992-2009/Jul 30  
(c) 2009 MCT Information Svc.

Set	Items	Description
S1	94517	(ATM OR ATMS OR (CASH OR BANK? ?) () (MACHINE? ? OR TERMINAL? ? OR DISPENSER? ?) OR (AUTOMATED? ? OR AUTOMATIC? ? OR ELECTRONIC? ?) () (TELLER? ? OR

TRANSACTION? ? OR SERVICE? ? OR BANK? ?))(5N)(WIRE? ? OR WIRING? ? OR ISSUE? ? OR  
ISSUING? ? OR FORWARD??? OR ROUTE? ? OR ROUTING OR TRANSFER??? OR RELAY??? OR SEND???  
OR SENT? ? OR TRANSMISSION? ? OR DISPATCH???)

S2 787497 (CASH? ? OR MONEY? ? OR MONIES OR DOLLAR? ? OR CURRENC??? OR FUND? ? OR  
SUM OR SUMS)(7N)(WIRE? ? OR WIRING? ? OR ISSU??? OR GRAM? ? OR FORWARD??? OR ROUT??? OR  
TRANSFER??? OR RELAY??? OR SEND??? OR SENT? ? OR TRANSMISSION? ? OR TRANSMIT??? OR  
DISPATCH???)

S3 2773 (S1 OR S2)(7N)(CODE? ? OR PIN OR PINS OR  
PERSONAL()IDENTIFICATION()NUMBER? ? OR (CONFIRMATION? ? OR SECUR??? OR PASS?? OR  
AUTHENTICATION? ? OR PROX???)() (CODE? ? OR CODING OR NUMBER???)

S4 3929 S1(8N)(COMPUTER? ? OR CPU? ? OR CENTRAL()PROCESSING()UNIT? ? OR DESKTOP?  
? OR LAPTOP? ? OR LAP()TOP? ? OR WORKSTATION? ? OR PC OR PCS OR NOTEPAD? ? OR PROCESS?R?  
? OR TERMINAL? ?)

S5 125302 (NEW OR ANOTHER? ? OR SECONDA???? OR SECOND? ? OR SUBSEQUENT?? OR  
ALTERNATE? ? OR 2ND? ?)(3N)(CODE? ? OR PIN? ? OR PINS OR  
PERSONAL()IDENTIFICATION()NUMBER? ? OR (CONFIRMATION? ? OR SECURE? ? OR SECURITY OR  
PASS?? OR AUTHENTICATION? ? OR PROXY)() (CODE? ? OR NUMBER???)

S6 1769473 (DISPENS??? OR DISBURS? OR PAY? ? OR PAID? ? OR PAYMENT? ? OR  
DISTRIBUT???? OR TENDER??? OR CONVEY??? OR DISPERS??? OR ISSU??? OR SUPPLY???) (7N)(CASH?  
? OR MONEY? ? OR MONIES OR DOLLAR? ? OR CURRENC??? OR FUND? ? OR SUM OR SUMS)

S7 15801 (ATM OR ATMS OR (CASH? ? OR BANK? ?)()(MACHINE? ? OR TERMINAL? ? OR  
DISPENSER? ?) OR (AUTOMATED? ? OR AUTOMATIC? ? OR ELECTRONIC? ?)()(TELLER? ? OR BANK?  
?))(20N)(WIRE? ? OR WIRING? ? OR ROUTING? ? OR TRANSFER??? OR SEND??? OR TRANSMISSION?  
? OR DISPATCH???) (20N)(COMPUTER? ? OR DESKTOP? ? OR LAPTOP? ? OR LAP()TOP? ? OR  
WORKSTATION? ? OR PC OR PCS OR TERMINAL? ?)

S8 6039 S1(5N)S2  
S9 6354 S1(20N)S2  
S10 129 S9(5N)S3  
S11 133 S9(20N)S3  
S12 195 S9(F)S3  
S13 195 S10 OR S11 OR S12  
S14 1 S13(5N)S4  
S15 1 S13(20N)S4  
S16 1 S13(F)S4  
S17 1 S14 OR S15 OR S16  
S18 5 S9(5N)S5  
S19 10 S9(20N)S5  
S20 67 S9(F)S5  
S21 67 S18 OR S19 OR S20  
S22 25 S21(5N)S6  
S23 930 S9(5N)S7  
S24 33 S23(5N)S3  
S25 62 S17 OR S18 OR S19 OR S22 OR S24  
S26 38 S25 NOT PY>2002  
S27 23 RD (unique items)  
?

27/3,K/2 (Item 2 from file: 9)

DIALOG(R)File 9: Business & Industry(R)

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01697745 Supplier Number: 24454076 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Western Union Launches RapidVoice Service**  
( Western Union introduces RapidVoice voice mail system for businesses that is able to cut their capital costs )

Newsbytes News Network , p N/A

November 20, 1998

**Document Type:** Journal ( United States )

**Language:** English **Record Type:** Fulltext

**Word Count:** 543 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**TEXT:**

...cash on proof of ID and a password generated by the originator of the money **transfer**.

Thanks to the EDS linkup, by early next year, customers at EDS- operated **ATMs** across the US will be able to originate a money **transfer** using their **ATM** card.

According to Western Union, the system will feature on-screen prompts that instruct consumers to enter transaction information and numeric codes on an **ATM** keypad. The consumer **sending cash** will insert his/her plastic card, enter his/her PIN and the amount of **cash** to be **sent**.

The **ATM** then asks the customer for a ten-digit number, and the system generates a confirmation code. After verifying the consumer's ID, the **terminals** displays a fee amount and issues two receipts. The consumer then simply forwards the transaction...

27/3,K/14 (Item 3 from file: 636)

DIALOG(R)File 636: Gale Group Newsletter DB(TM)

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03888123 **Supplier Number:** 48498261 (USE FORMAT 7 FOR FULLTEXT)

**EDS, Western Union Team On Cardless ATM Cash Access 05/27/98**

Newsbytes , p N/A

May 27 , 1998

**Language:** English **Record Type:** Fulltext

**Document Type:** Newswire ; General Trade

**Word Count:** 523

-

...new system will improve on the customer service our agents provide by allowing consumers to **send** and receive funds anytime -- day or night," he explained.

According to Western Union, the system...

...on-screen prompts that instruct consumers to enter transaction information and numeric codes on an **ATM** keypad. The consumer **sending cash** will insert his/her plastic card, enter his/her **PIN** and the amount of **cash** to be **sent**.

The **ATM** then asks the customer for a ten-digit number, and the system generates a confirmation code. After verifying the consumer's ID, the **terminals** displays a fee amount and issues two receipts. The consumer then simply forwards the transaction...

27/3,K/15 (Item 4 from file: 636)

DIALOG(R)File 636: Gale Group Newsletter DB(TM)

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02796671 **Supplier Number:** 45673837 (USE FORMAT 7 FOR FULLTEXT)

**Electronic Data Systems is developing Z-Cash**

CardFAX , p N/A

July 17 , 1995

**Language:** English **Record Type:** Fulltext

**Document Type:** Newsletter ; Trade

**Word Count:** 75

**Supplier Number:** (USE FORMAT 7 FOR FULLTEXT)

**Text:**

Z IS FOR CASH: Electronic Data Systems is developing Z-Cash, a consumer **money transfer** service through **ATMs**.

Consumers enter a 10-digit code into ATMs, and enter the amount to be transferred. The recipient enters the same **code** into **another** ATM to receive the cash; the recipient does not need a card to access Z...

27/3,K/20 (Item 1 from file: 268)  
DIALOG(R)File 268: Banking Info Source  
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00441696 258731171 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Deadlines loom for debit security**

Gosnell, David

Credit Card Management , v 15 , n 10 , p 46-48 , Dec 2002 **Document Type:** Periodical; Feature

**Language:** English **Record Type:** Fulltext

**Word Count:** 1,658

**ARTICLE REFERENCE NUMBER:**

Tighter security standards, dubbed Triple DES, are on the way for PIN pads and **ATMs**. But are merchants and ISOs willing to pay the cost?

Personal identification numbers have been employed as the main security protection almost since the introduction of **automated teller** machines about 30 years ago. And to add another layer of security, shared electronic **funds transfer** networks, once owned mainly by banks, required **ATMs** to **send PINs** via encrypted messages for shared transactions among banks.

Now, EFT networks, payment-**terminal** operators and vendors all are coming to grips with tightening electronic encryption standards, using the...

27/3,K/21 (Item 2 from file: 268)  
DIALOG(R)File 268: Banking Info Source  
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00289866 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Beyond the basics with ATMs**

Mitchell, Richard

Credit Card Management , v 9 , n 4 , p 57-62 , Jul 1996 **Document Type:** Journal Article **Language:**

English **Record Type:** Abstract Fulltext

**Word Count:** 03137

**ARTICLE REFERENCE NUMBER:**

...set-up fee. A similar service is offered by Wells Fargo in which customers can **send money** to the Philippines through **ATM** networks.

An **ATM**-based remittance service also is being designed by EDS, though the concept is being taken one step further as consumers will be able access funds without an **ATM** card. Under EDS's Z-Cash system, consumers select the ZCash option at the **ATM** and enter the amount of cash they want to **send**. Users then enter a 10-digit **code**,

which is encrypted and kept on file at EDS. The consumer then receives a receipt with a four-digit **personal identification number** and the **transfer** amount.

To access **funds**, a recipient goes to a participating **ATM** and enters the amount of cash to be received. The **terminal** then prompts the recipient to enter the 10-digit code and PIN. Cash is dispensed ...

27/3,K/22 (Item 1 from file: 267)  
DIALOG(R)File 267: Finance & Banking Newsletters  
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00030122  
**TECHNOLOGY CORNER**

EFT REPORT  
August 13, 1997 **Vol:** 20 **Issue:** 16 **Document Type:** NEWSLETTER  
**Publisher:** PHILLIPS BUSINESS INFORMATION  
**Language:** ENGLISH **Word Count:** 339 **Record Type:** FULLTEXT

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**Text:**  
...services  
services of Online Resources & Communications Corp. of McLean, Va.  
Several  
available to customers, including **PC** access through the Internet or  
private  
ScreenPhones. (Betsy Storm, Honor Technologies, 407/875-7181.)

**ATM** Card Powers Star Home Banking.  
Star Banc Corp. of Cincinnati, is providing customers with home Internet ba  
information, stop payment on checks, reorder checks, **transfer**  
**funds** and sen  
**ATM/Visa** Check Card numbers followed by a **PIN**. (Steve Dale,  
513/632-4524.)



## V. Additional Resources Searched